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Government
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"MEETING
POVERTY"

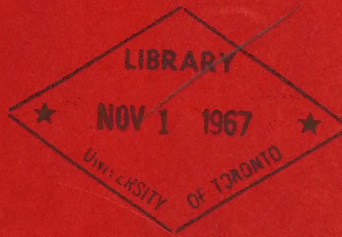


Canada

SPECIAL
PLANNING
SECRETARIAT

[14] Profile of Poverty In Canada;

Special Planning Secretariat



PROFILE OF POVERTY IN CANADA: SUMMARY

(Based on the paper prepared by the Special Planning Secretariat)

Income and Employment

On the Census definition of "family", in 1961 the income of 23 per cent of Canadian families was less than \$3,000. Among families headed by women, more than a half had incomes less than \$3,000 and about two-fifths lived on less than \$2,000. Three out of five families of fishermen, every second family of logging and farm workers, and every third of labourers had incomes below \$3,000.

Poverty problems can be sub-divided first into those of: (1) people who are outside the labour market altogether; (2) people who are unemployed; (3) people whose present productivity is too low to provide an adequate family income.

The first group includes retired people, widows with dependent children, the permanently disabled, and others whose separation from the labour market is unavoidable. The policy problem for this group is to provide programs of assistance which are adequate for support and self-respect while nevertheless maintaining, at the margin, incentives for independence where it is possible.

The unemployed group is highly diverse. On average, seasonal variations in activity account for about one-third of total unemployment; in many areas, this is a principal cause of poverty. The most intractable employment problems include those of the vocationally handicapped and the school drop-out.

Unemployment rates among workers under 20 years of age are more than double the national average. But, while proportionately fewer of the older workers suffer unemployment, once they are out of a job unemployment for them tends to last much longer.

The third group is the under-employed; they are people working less than they want to, in part-time or casual occupations, or working in occupations where productivity and incomes are low. Under-employment in this sense is a major part of the poverty problem, and especially of rural poverty.

The problems of unemployment and under-employment have to be seen in the context of a society experiencing rapid changes in industrial and occupational patterns. These demand an increasing adaptability of the labour force. The occupational distribution has shifted and is shifting in the direction of jobs with higher training requirements. Technological changes now occur at such a pace that many workers will have to re-train for new jobs a number of times.

In the circumstances, a manpower policy for a high-employment, high-productivity economy requires such measures as increased mobility, intensive training facilities, motivation and youth counselling services, and regional and area development programs. These are the same measures as those required to deal with many of the specific problems of poverty.

In other words, many of the programs required to lessen poverty are not measures directed specifically to people with low incomes; they are required also as general manpower measures.

Education

A 1960 survey showed that about half of the unemployed had not finished primary school. Over 90 per cent had not completed high school. Among people who had not completed primary school, the unemployment rate was six times greater than it was among high school graduates.

In 1961, of Canadians aged 15 and over, there were 5,166,346 - 47 per cent - with no more than elementary schooling. These included 176,524 with no schooling and 848,261 with four grades or less.

The child of poor parents is greatly handicapped in taking advantage of the educational system. It assumes of him values and experience that he often does not have. Poor housing (which means lack of facilities for study), ill health, poor social and home environment, distance to school, lack of proper nourishment and clothing, ignorance of opportunities, as well as psychological factors and the attractiveness of early earnings - all these are reasons why poor children tend to drop out of school earlier and therefore why a culture of poverty tends to be perpetuated.

Aged

Only five per cent of all Canadians receive public assistance in the course of a year, many of them for fairly short periods. But 21 per cent of Canadians aged 65 to 69 consistently receive old-age assistance.

The median annual income for men in their late 60's is \$2,000, falling to \$1,500 in their early 70's and to \$900 in their late 80's.

There are regional differences in income of the aged as well as rural-urban variations; in 1961 the national median income for those aged 65 and over was \$1,650, while in Newfoundland it was \$976.

Deteriorating personal health compounds the problems of the aged. Also, as their faculties and abilities decline, the housing needs of the aged change and accommodation that meets these needs is scarce at costs within the reach of the aged. Special services, such as home-makers, counselling and recreation, are also in short supply.

Family Size

The average Canadian family has three to four children. While the trend is to smaller families, the decline has not been uniform. Rural-urban differences, and the differences between socio-economic classes, are still noticeable in all provinces except Ontario and British Columbia. In Newfoundland, low income and low education are still related to large families.

Family size is more closely related to education than to income. Families in which the family head has the least education generally are the largest. Thus, big families with the least capacity for overcoming poverty, tend to have the worst poverty problems.

Disability

Disability is a major contributory cause of poverty. One million, three hundred thousand Canadians have a permanent physical handicap of some degree. Of these, 570,000 - three per cent of the total population - have a severe or total disability. Half of this group are of working age, but only one in four has earnings from employment.

One out of three successful applicants for Disability Pensions last year suffered mental, psychoneurotic or personality disorders.

Health

Low income groups receive less health care than higher income groups, although they suffer from more illnesses in general and their illnesses tend to be more severe.

Assistance in meeting health needs has so far been of benefit more to the elderly than to other people. That is, the gap in treatment between poor children and rich children is greater than the gap between the aged poor and the aged affluent.

Hospital and home nursing services for the poor are relatively good; dental care is particularly deficient.

Health conditions of the Indian and Eskimo population, particularly in the North, are still among the worst in the world. The Eskimo infant mortality in 1963 was 193 per 1,000 live births against a national average of 27. The Indian death rate in 1963 was 70.4 per 1,000 against an all-Canadian rate of 26.3

Housing

In 1961 Canadian housing provided one third more rooms than the number of people. But in 60,000 homes there were only half as many rooms as people.

Crowding as measured by persons per room is closely linked to income levels. Among families earning \$6,000 and over in 1961, only 18 per cent lived in dwellings providing less than a room per person. Among families earning less than \$3,000, this proportion was 35 per cent.

One in twenty of all dwellings in Canada in 1961 was in need of major repairs. This proportion was highest in rural districts, where ten per cent of the dwellings were dilapidated. Dwellings in need of major repairs were also found to be concentrated in the central parts of cities.

Forty per cent of the dwellings built before 1920 lacked adequate plumbing facilities and one in ten of these older dwellings was in need of major repairs. One out of every ten metropolitan dwellings lacked adequate plumbing facilities.

The most inadequate housing tends to be that occupied by the aged, broken families and Indians. For example, 200,000 dwellings occupied by persons 65 years or older were not equipped with flush toilets. One in six broken families had to share a dwelling with others. Only thirty per cent of Indian dwellings were equipped with indoor running water and only nine per cent had indoor toilet facilities.

Such figures do not lead to any precise measure of the extent to which people live in seriously inadequate homes because they cannot get anything better that they can afford. The extent of housing need in this sense is certainly, however, some hundreds of thousands of dwelling units.

Attitudes

Attitudes are important aspects of poverty where poverty is a persistent way of life passed down from generation to generation. The increasing demands for higher education and for mobility in our modern technological society act as a strong deterrent for the young poor. To leave home and background is to start a long climb into an alien culture.

The attitudes surrounding Indians and Eskimos, both from within and outside their community, create a wall of misunderstanding which separates them from Canadian society. Social capital and economic opportunity alone cannot alleviate their condition. Understanding - i.e., change of attitude - must in part precede and certainly accompany any efficient effort to help.

The attitudes of well-to-do people to the poor are strongly influenced by outward symptoms which relate "poor" to "undeserving". The reaction of the poor is a feeling of inferiority and an alienation from the society which rejects them.

This alienation means that poverty problems cannot be solved just because the conscience of the middle class produces stronger efforts to help. A successful effort must be one of self-help, based on a conscious and active desire of the poor to participate and advance. For this purpose the techniques of community development, through which it is the poor who use the resources society is prepared to make available to them, are essential.

Community Factors

The poor do not participate in community life to the extent the more affluent groups do. They have little or no part in decisions which affect them.

The poor are alienated from society because of society's apathy or prejudice towards the poor. They do not understand what the rest of society expects of people, they do not have the funds to participate, they are unfamiliar with the institutions which can help them.

This is the vicious circle of poverty. Because the poor lack access to those things which would make them acceptable to the more affluent society, they tend to form a culture of their own which, in turn, discourages participation in the society around them.

The basic need, therefore, is to involve the poor in the wider society. The solution, then, is a two-way process. It is not only that society will change the poor; it is also that the poor will change society.

PROFILE OF POVERTY

IN CANADA

1. Employment
2. Education
3. Aged
4. Family Size
5. Disability
6. Health
7. Housing
8. Attitudes
9. Community Factors

This series of papers was collectively prepared for the Federal-Provincial Conference on Poverty and Opportunity, December 7 - 10, 1965, by members of the Special Planning Secretariat, Privy Council Office.

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PROFILE OF POVERTY IN CANADA

Employment, Unemployment and Underemployment

The main problems of poverty are, first, how to provide a continuous and adequate supply of jobs for those willing and able to work, and secondly, how to ensure that all people have the basic requirements to take advantage of the jobs that are available. While it has to do much more besides, a country must first generate enough work to occupy the capacities of its people if it is to avoid poverty. Full employment is now the primary goal of most countries; in Canada it has been the explicit policy of the government since the war.

Full employment, as that term is generally understood, does not guarantee prosperity, or even an adequate standard of living for all. This well known fact has become a subject of increasing concern to society. A labour force with 97 per cent of its members working is considered to be fully employed. That is an average figure however, which can be achieved with a much higher level of unemployment among certain age groups, in certain localities and at certain times of the year. Unemployment in Canada this summer was less than 3 per cent for the first time in almost a decade. Even so, the unemployment rate was over 4 per cent in Quebec and the Atlantic region and perhaps two or three times that rate in particular localities; the rate was 6.4 per cent for 15-19 year olds, 8.1 per cent for labourers and 5.5 per cent in the construction industry. A full employment policy, therefore, must be concerned with not only the number of jobs but with their distribution.

Such a policy must also take into account job quality or job productivity, i.e., it must be concerned with the worker whose full-time employment does not provide an adequate income. In rural areas this problem has led to proposals designed to increase productivity in agriculture, and to stimulate rural development and the consolidation of marginal farms. In an urban setting, the traditional solutions have taken the form of minimum wage rates and other labour standards. More recently, greater emphasis has been placed on the development of incentives which will generate employment in secondary industries in low employment areas.

The most serious poverty problems lie in those parts of the population that are outside the labour market altogether. They encompass such groups as retired pensioners, the vocationally handicapped, school dropouts and multi-problem families. Continuing periods of full employment may ease the economic problems of these groups, but a lasting solution equally depends on the investment of resources allocated to the motivation, education counselling of the low-income earner and his children in order that they may achieve a greater degree of fulfillment, independence and higher incomes through their own efforts. The policy problem for this class is to develop programs of assistance which will provide maximum incentives for independence while maintaining incomes and self respect.

There are many manifestations of poverty. The most comprehensive single measure is undoubtedly the size of money income. One approach to measuring the extent of poverty is, therefore, to establish a "poverty line" and then sum up, e.g., the number of single persons with income below, say \$1,500, the number of couples with incomes less than \$2,500, the number of families of four with incomes of less than \$3,000, etc. This exercise is useful in identifying the size and extent of the gap between the adequate income standards and the actual levels. It is insufficient for purposes of public policy, however, on several counts. First, the actual measurement of income does not take into account a number of factors affecting the welfare of the family, such as income in kind, fringe benefits, home ownership or rent, the food requirements of workers in different occupations, etc. (1) In other words, income may be an incomplete or even a misleading measure of poverty. Secondly, poverty is not an absolute condition. As Galbraith has said, "People are poverty-stricken when their income, even if adequate for survival, falls markedly behind that of the community". (2) This suggests that a more suitable measure of poverty might be income as a proportion of the community average.

Thirdly, a knowledge of income levels alone is not enough for the development of programs. An investigation of the causes of low income is required for the development of some programs, e.g., unemployment insurance, winter employment programs, manpower mobility programs. For other kinds of programs, e.g., old age pensions, unemployment assistance, the characteristics of low income groups are required. In addition to the distribution of incomes, therefore, it is necessary to investigate a variety of supplementary aspects of poverty such as unemployment among rural and urban workers, the educational attainment of the unemployed, the extent to which health or housing act as impediments to education and employment, etc.

The purpose of this paper is, first, to review some of the economic and manpower developments that contribute to, or prevent the reduction of, poverty in Canada and, secondly, to identify poverty groups using all of the measurements that are available. Provincial comparisons will be presented to the extent that time has been available to collect the data.

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- (1) Peter Townsend, "The Meaning of Poverty", British Journal of Sociology, Vol. 13, 1962, p. 210
 - (2) Quoted in ibid, p. 221

Economic and Manpower Developments (1)

The average economic growth in Canada during the post-war years has compared favourably with the growth rates over much longer periods. Progress has been uneven, however, with alternating expansions and contractions over varying time spans. Since 1950, Canada has experienced three short-term expansions and is now in the midst of another that has gone on since 1961. During each downward phase of these cycles, employment declined quite sharply in transportation, mining, construction and durable goods manufacturing, in some instances by as much as 15 per cent. Most other industrial groups, particularly the services, continued to grow, though perhaps more slowly than at other times.

The casual view of the re-allocation of labour made necessary by these industrial changes is that workers would move from the declining to the growing industrial sectors. In fact, of course, there are no automatic shifts of this kind in the real labour market. In many instances the labour needs of expanding industry come from outside the labour market while workers released from cyclically declining industries remain unemployed, or adjust to other kinds of work only after a spell of unemployment.

Longer-run changes in labour requirements are a second significant source of poverty problems. In the past 15 years particularly, there have been impressive changes from goods-producing to service-producing industries and from primary and manual to professional and clerical occupations, from the unskilled to the more highly skilled and from full-time to part-time. When these changes are over-laid by differential geographic growth rates, the readjustment problems of the labour force become very difficult indeed.

The effects of sharp increases in farm and forest productivity have been well publicized. Agricultural employment fell from over a million in 1950 to three-fifths of that number in 1964. Logging employment has fluctuated widely and fishing employment dropped by one-third. The number employed in mining has remained fairly stable, but within that total there have been some dramatic changes in coal and uranium mining.

(1) This section is drawn largely from a paper presented to the Fifteenth Annual Industrial Relations Conference, McGill University, 1964, by J.P. Francis, Director, Economics and Research Branch, Department of Labour.

Table 1.

Employment by Industry

Annual Averages

	1950	1957	1964	Change 1950-64
	(000)	(000)	(000)	Per cent
All Industries	4,976	5,725	6,609	+33
Agriculture	1,018	744	628	-38
Forestry	82	105	82	-
Fishing, trapping	39	21	26	-33
Mining, Quarrying	75	118	86	+15
Manufacturing	1,316	1,492	1,703	+29
Construction	331	438	448	+35
Transportation	376	438	451	+20
Public Utilities	46	73	77	+67
Trade	644	899	1,068	+66
Finance, Insurance	142	206	264	+86
Service	908	1,192	1,773	+95

Source: Labour Force Survey, D.B.S.

The relative shares of manufacturing and construction employment have changed very little over this period, although the structures within these groups have altered significantly. The three main service-producing industries (Trade, Finance and Service) increased in size by 1,411,000 between 1950 and 1964, and in relative size from 34 per cent to 47 per cent of the total work force. The total increase in these industry groups represents over four-fifths of the net employment gain over the whole period. Most of the increase was in trade, education, medical service, personal service of various types and government services.

The significance of these developments for education and training is shown in a striking way by the occupational distributions over these years. Over the period as a whole, the number of jobs in each of the major white collar and service occupations increased at higher than average rates - the numbers in professional occupations rose three times the national average. For most skilled manual occupations, the gain was slightly less than the average and the number of jobs for labouring and primary occupations declined absolutely.

Table 2. Employment by Occupation

Annual Averages

	1950	1957	1964	Change 1950-64
	(000)	(000)	(000)	per cent
<u>All occupations</u>	4,976	5,731	6,609	+33
<u>White collar</u>	1,614	2,133	2,722	+69
Managerial	409	496	598	+46
Professional	316	484	694	+120
Clerical	542	706	876	+62
Commercial & Financial	347	447	554	+60
<u>Manual</u>	1,771	2,151	2,346	+32
Manufacturing & mechanical	907	1,015	1,177	+30
Construction	331	335	330	-
Transportation & communi- cation	405	461	483	+19
<u>Service</u>	409	524	774	+89
<u>Primary</u>	1,184	923	767	-35
Agricultural	1,023	752	632	-38
Fishing, Logging, Trapping	107	103	86	-20
Mining	54	68	49	-9

Source: Labour Force Survey, D.B.S.

As one might expect, the declining importance of primary industries as a source of labour demand altered regional and rural-urban patterns of populations and employment. In the period considered, employment growth in the Atlantic provinces was less than one-third of the country as a whole, while in Ontario, Quebec and British Columbia, the gains were above the average rate. The range of variations in individual localities was much greater. A few examples of the change in the number of paid workers between 1951 and 1961 are:

	<u>Per cent</u>		<u>Per cent</u>
New Glasgow	+7	Halifax	+44
Montreal	+31	Sherbrooke	-14
Barrie, Ont.	-12	Oshawa	+56
Blairmore, Alta	-38	Edmonton	+65
Kamloops	+68	Kelowna	- 5

Source: Census of Canada, 1961

In the Prairie provinces the discovery and exploitation of oil has been counter-balanced by a massive movement of workers out of agriculture. In consequence, employment growth in this region has been somewhat below average. Nevertheless, these provinces, particularly Alberta and Saskatchewan, have the highest urban growth rates in Canada. The consistently low level of unemployment in the Prairie provinces provides evidence that with alternative resources readily available, a relatively smooth transition from declining to expanding economic sectors can be achieved.

Stress in the labour market stems not only from the dynamic nature of labour requirements in Canada but also from the growth and distribution of labour supplies. The rapid expansion of the labour force that can be expected in the immediate years ahead is well known. Between now and 1970, it has been estimated that the annual rate of increase in the labour force will be one-third greater than it has been in the past five years and that an exceedingly large number of young people will be entering the labour market. One of the consequences is that the supply of labour will not only be abundant but it will be different in nature from what it has been. In future, new entrants to the labour force will be younger and less experienced than they were in the 1950's, when so much of the demand for skills was met through immigration.

The changing pattern of women's participation in the labour market is another important feature of future labour supplies. As a result of the increase in part-time and full-time jobs in the trade and service industries, a very marked increase has occurred in the proportion of older women participating in the labour force. It has been estimated that by 1970, women will account for about one-third of the labour force (1) as opposed to 28 per cent at the present time.

(1) Economic Council of Canada, Economic Goals for Canada to 1970, 1964, p. 34.

In the face of such rapid and complex changes in the labour market, the re-allocation of manpower becomes a very difficult problem, and requires a high degree of mobility, especially in a country as large as Canada. There is no doubt that the response of the population to this need is very substantial. Mobility in Canada appears to be high in relation to other countries, even higher in some respects than it is in the United States. The data available from the 1956 and 1961 censuses show that between these years about one-half the population changed their place of residence. Over 2 1/2 million people (about 1/6 of the population 5 years of age and over) moved from one municipality to another. Less than 1/4 of these moves were inter-provincial, indicating that most of the movement in Canada is within the same province. Whether inter or intra-provincial, the vast majority of moves are from rural to urban areas.

No conclusions can be derived from the census about mobility among the unemployed. The study of Unemployment Insurance records some years ago showed, however, that for the period 1957-59 the geographic mobility rate among unemployed workers was 19 per cent, just over twice the rate for employed workers. This was true for men and women and all marital status groups.

The existence of geographic pockets of unemployment and poverty and relatively high unemployment rates among the unskilled, provides evidence that the reaction of the labour market to changing demand conditions is imperfect. There are many social and economic obstacles to the movement of workers from one occupation or locality to another. Many attempts in recent years to transfer workers from one part of the country to another have demonstrated these difficulties. The recent Manpower Mobility Program will undoubtedly ease the financial burden of the individual who must move, but the social costs are substantial. A recent comment by a personnel manager of a company which transferred some of its operation out of Toronto is typical:

"Scarcely any hourly paid workers transferred from Toronto to Montreal or London in spite of the fact that inducements were liberal. A few tried Montreal but found conditions so unfamiliar that they returned immediately. Some didn't even bother to see the plant although their skills were needed there. One highly skilled worker is considering Montreal but I do not think he will stay three months. He is 58, and worked for us all his life, and I doubt that he has been outside Toronto".

To deal with these problems successfully involves a combination or choice of measures which will increase motivation, training, mobility, industrial development, adaptation to new patterns of living, and youth counselling. To develop such programs requires estimates of the nature and size of the problem groups, to which we will now turn.

Unemployment

One of the important features of unemployment is that it does not represent an unchanging group of people. It is a highly dynamic group, in two respects. First, the size varies tremendously from one season to the next. For the country as a whole, it has been estimated that seasonal unemployment for the 1960-63 period constituted 2.0 per cent of the labour force, almost one-third of the unemployment total. These seasonal variations are the result, of course, of the extremes of Canadian climate and in many parts of the country they are a primary reason for low income. In the Atlantic region as much as one-fifth of the labour force, on average, is unemployed in the winter months, and in some localities this proportion reaches one-half.

The second dynamic feature of unemployment is the high rate of turnover. In a special analysis of the DBS Labour Force Survey in 1961, it was found that even when total unemployment was increasing most rapidly, over 50,000 unemployed persons found jobs; and when the total number of unemployed was decreasing most rapidly, in the spring, almost 100,000 became unemployed. During the summer months the numbers becoming unemployed and leaving the unemployed group for jobs were almost equal, but surprisingly large.

These data show that the composition of the unemployed changes substantially from one month to the next. What they do not tell us, however, is the number of persons who remain unemployed for several months. For that same year the average duration of unemployment was:

Under 1 month	124,000
1 - 3 months	163,000
4 - 6 months	101,000
More than 6 months	78,000

One would expect the duration of unemployment to be closely related to the level of unemployment, and this is so. During 1961 when unemployment was at its highest post-war level an average of 78,000 persons, or 17 per cent of the unemployed, were without work for six months or more. When the unemployment rate dropped to around 4 per cent last year, the number who had been unemployed for this length of time fell to 45,000 (14 per cent of the unemployed). Depending on the amount of unemployment, therefore, up to one-sixth of the unemployed could be classified as long-term unemployed, (i.e., unemployed for six months or more).

It should be noted, however, that while a family might withstand one six-month spell of unemployment without becoming impoverished, it becomes a very serious matter if it is repeated year after year. This latter kind of information cannot be derived from the regular labour force survey. Studies conducted by the Nova Scotia, New Brunswick and Federal Departments of Labour provide some clues on this aspect of the problem.(1) In these provinces the work experience of the labour force over a two-year period was surveyed in four areas of heavy unemployment. It was found that from 25 to 44 per cent of the work force in these areas had a record of broken employment and more than three-quarters of these had more than one spell of unemployment; up to 70 per cent worked in highly seasonal industries; of those unemployed during winter, more than 40 per cent were out of work for four to seven months.

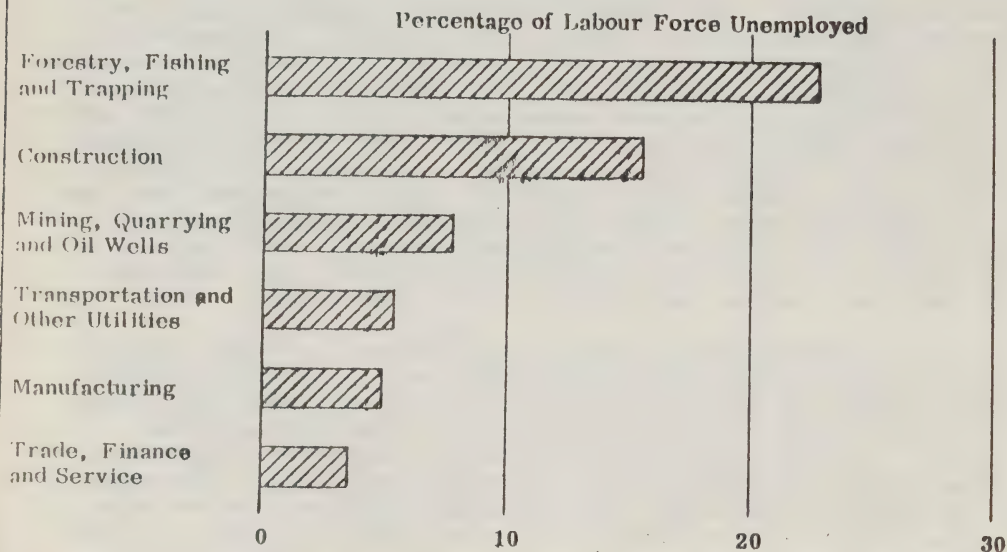
In Gloucester County, New Brunswick, 63 per cent of those in the survey with broken employment were family heads. Among these, the family incomes of 56 per cent were less than \$3,000 per year; 24 per cent had family incomes less than \$2,000. More than one-third of these incomes were transfer payments, mainly unemployment insurance and family allowances. In the Nova Scotia survey, comprehensive data on the average incomes of those with broken employment are not shown, but the samples reported were even lower, ranging from \$148 to \$191 per month. The major part of this income represented social security payments.

The following charts demonstrate the results of the industrial trends discussed earlier, in terms of the characteristics of the unemployed. The first is the classification of unemployed according to the last industry to which they were attached, which shows that the rates of unemployment are highest for workers in those industries where growth is relatively slow and where seasonal variations are extensive. On the other hand, rates are relatively low in the trade, finance and service industries, which are expanding rapidly.

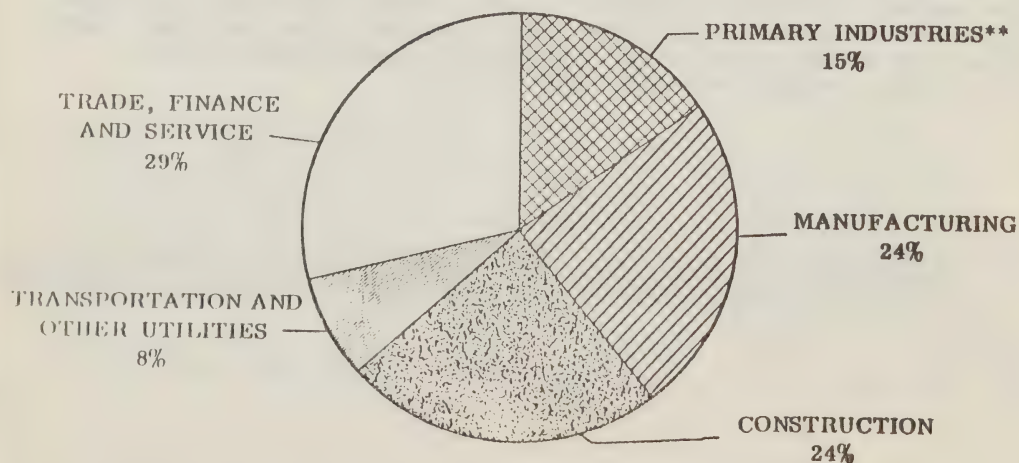
(1) Employment and Manpower Utilization in New Brunswick, 1950-1960
Employment and Manpower Utilization in Nova Scotia, 1950-1960

CHART 1

UNEMPLOYMENT RATES IN SELECTED INDUSTRIES
AVERAGE 1963



PERCENTAGE DISTRIBUTION OF THE UNEMPLOYED
BY INDUSTRY*
AVERAGE 1963



* Persons who have never worked are excluded.

** Includes Agriculture.

Source: Labour Force Survey, D.B.S.

Because of their size, however, these industries account for almost one-third of the unemployed. Almost one-half of the unemployed had their last job in manufacturing and construction. More than 7 out of 10 unemployed were in manual and primary occupations. The incidence of unemployment in these groups was also higher than average.

Another significant feature of unemployment is the large and surprisingly constant differences (1) in its impact on various age and sex groups. The unemployment rates among men are usually more than double the rates among women. The rates for those under 20 years of age are more than double the average for all ages, and are at least 50 per cent higher than the average among the 20-24 year age group. Almost 90 per cent of the unemployed are men and close to 70 per cent are men between the ages of 20-65.

Table 3. Unemployment rates by age and sex, Canada
12-month averages 1964

	All Ages	Under 20 years	20-24 Years	25-44 Years	45-64 Years	65 Years and over
	%	%	%	%	%	%
Total	4.7	10.3	6.2	3.6	3.9	★
Men	5.3	12.3	7.9	4.1	4.5	★
Women	3.1	7.6	3.3	2.0	2.1	★

Source: Labour Force Survey, DBS

Percentage distribution of the unemployed
by age and sex, Canada
12-month averages 1964

	All Ages	Under 20 years	20-24 Years	25-44 Years	45-64 Years	65 Years and over
	%	%	%	%	%	%
Total	100	22	17	34	25	★
Men	100	19	16	36	27	★
Women	100	38	18	25	18	★

★ Unemployed less than 10,000

Source: Labour Force Survey, DBS

(1) Proceedings of Senate Committee on Manpower and Employment, No. 1, November 30, 1960, p. 29.

The tables indicate that after age 24 the worker is less likely to be unemployed. The real disadvantages of the older worker in the labour market become apparent, however, after he is unemployed. As indicated below, well over one-third of the older workers are jobless for more than six months compared with 25 per cent for the 25-44 year age group and 19 per cent for those under 25. The "older worker" problem arises after he becomes unemployed, an increasing probability in the face of rapid industrial change. The older worker tends to have less education than average and is generally less adaptable to a technically-oriented world. Without special measures, his chances of readjustment and re-employment are certainly less than those of younger workers.

Table 4.

Duration of Unemployment Among Males, by Age

June Average 1961-63

Percentage Distribution

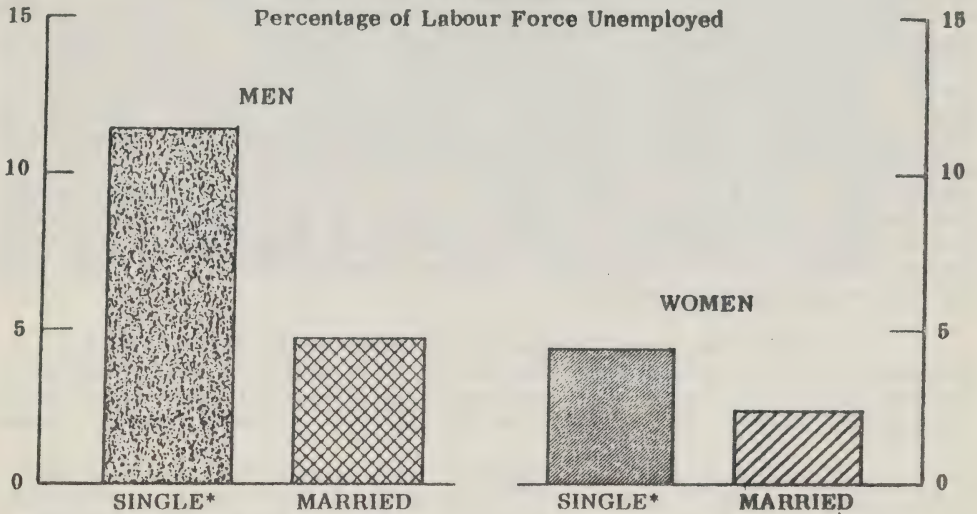
Duration	All Ages	14-24 Years	25-44 Years	45 and Over
Under 1 month	32	43	30	20
1 - 3 months	25	25	26	24
4 - 6 months	17	14	19	19
Over 6 months	26	19	25	37
TOTAL	100	100	100	100

Chart II classifies unemployment by marital status. It can be seen that almost one-half of the unemployed are married men, although their unemployment rate is relatively low.

CHART 2

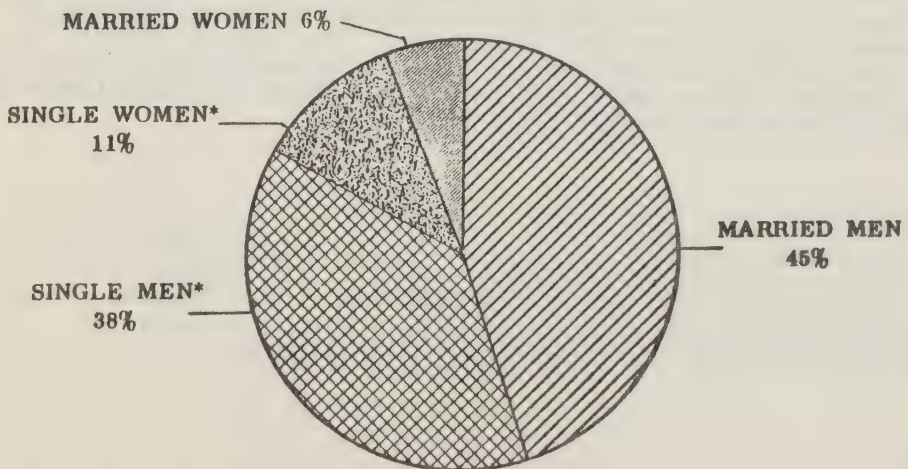
UNEMPLOYMENT RATES FOR MEN AND WOMEN
BY MARITAL STATUS
AVERAGE 1963

Percentage of Labour Force Unemployed



*Includes widowed and divorced persons.

PERCENTAGE DISTRIBUTION OF THE UNEMPLOYED
BY MARITAL STATUS AND SEX
AVERAGE 1963



*Includes widowed and divorced persons.

Source: Labour Force Survey, D.B.S.

It should be noted that although up to one-half of the unemployed are heads of families, unemployment does not always mean a complete loss of family income. In addition to unemployment insurance and unemployment assistance, family income is frequently maintained by members of the family other than those unemployed. DBS surveys on this aspect of unemployment have been conducted at quarterly intervals for several years. The statistics require careful interpretation, partly because of the tremendous variation from one season to the next. These wide fluctuations in unemployment affect not only the number of unemployed but the distribution as well. In July of this year, the unemployed numbered 224,000 as opposed to 407,000 in January. The number of unemployed heads of families among the unemployed range from 77,000 to 184,000, a much greater variation than that of other unemployed persons.

Over the year, therefore, from about one-third to one-half of the unemployed are heads of families; from one-half to one-third are sons or daughters; one in eight are other relatives living in family units; and one in ten are persons living alone.

As these figures suggest, the burden of unemployment falls unevenly on families. At one end of the scale are families in which someone is unemployed, but whose levels of living are partially maintained by the earnings of other members who are working (in some cases, the head of the family may be working). In 1965 from three families in five to three in four were in this situation.

In other families experiencing unemployment - from 57,000 to 140,000 of them, depending on the time of year - no one was employed.⁽¹⁾ In four out of five of these families, the head of the household was unemployed. In the other family the head had no attachment to the labour force, most probably because of age or physical impairment. Two out of three "unemployment" families had one or more dependent children; one in five had four or more children. These are the families with some of the worst poverty problems.

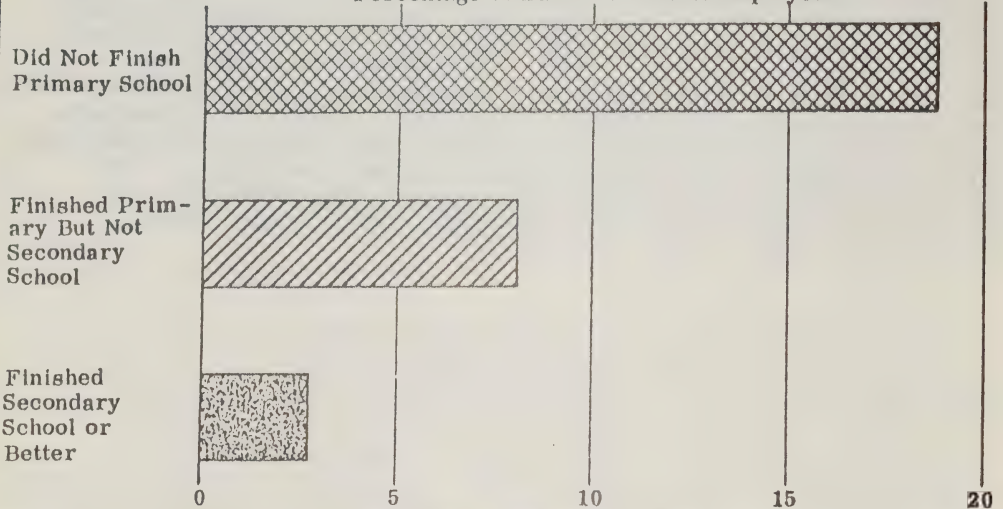
(1) It should be noted again that these families are those in which at least one member is unemployed according to the official definition; the estimates take no account of the families in which no one has a manifest attachment to the labour market.

The next chart (Chart III) is based on a survey conducted in 1960 which related the educational standing of the population to its labour force status. It indicates that in that year 44 per cent of the unemployed had not finished primary school and over 90 per cent had not finished secondary school. The unemployment rate for those who had not finished primary school was 19 per cent. For those who completed primary school but not secondary school, the rate was 7 per cent, and for those who had completed secondary school the unemployment rate was 3 per cent. At the time the survey was conducted, the unemployment rate for all persons was 9 per cent. The relation between levels of education and employability are outlined in some detail in a later section of this study.

CHART 3

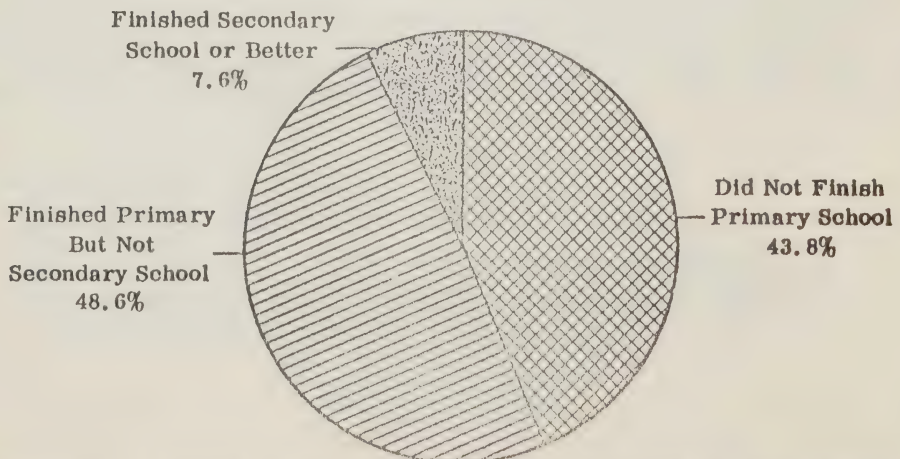
UNEMPLOYMENT RATES FOR PEOPLE WITH DIFFERENT
LEVELS OF EDUCATION, FEBRUARY 1960

Percentage of Labour Force Unemployed*



*Does not include persons on temporary layoff with instructions to return to work within thirty days.

PERCENTAGE DISTRIBUTION OF THE UNEMPLOYED
ACCORDING TO LEVEL OF EDUCATION*
FEBRUARY 1960



*Does not include persons on temporary layoff with instructions to return to work within thirty days.

Underemployment

The amount of unemployment in a country does not fully measure either poverty or the under-utilization of manpower. This is in part a matter of definition. The official unemployment estimate does not, on the one hand, include those without work who may want to work but are unable to for physical or psychological reasons. On the other hand, the unemployment measure does not take into account those who, though working, do not earn enough to maintain an adequate living for their families. The latter are usually classified as underemployed. They include persons who involuntarily work at a part-time or casual job, those who work regularly for only part of the year, and those who work full-time the year round in low-productivity jobs. Many of the latter are found in agriculture and fishing industries. To achieve a high rate of national growth along with stable prices, it is necessary to have measures, however approximate, of the reserve of underemployed labour, its geographic distribution and the changes in its size from one period to the next. Such a measure is equally important for the elimination of poverty.

Underemployment is a complex phenomenon to define or measure, however, and there is no general agreement on either of these matters except in the most general terms. Experts meeting under the auspices of the International Labour Organization have defined two categories of underemployment: (a) visible underemployment, i.e., persons involuntarily working less than normal periods and (b) invisible underemployment, i.e., persons working full time but whose earnings are abnormally low or whose jobs do not allow the full use of their capacities or skills. No satisfactory means have yet been devised to measure the latter type of underemployment. Low income has been used as a proxy, because underemployment is an important cause of low income; it is recognized, of course, that it is not the only cause.

From the available statistics, it is possible to estimate visible underemployment in Canada in a number of ways. The most detailed source of part-year underemployment is the decennial census, which obtains information on the employment pattern of wage earners in the census year. In 1961, 3.6 million male wage earners reported their work patterns in the year prior to the census. Of this number, 2.8 million worked over 40 weeks and 2.7 million of those had a usual work week of more than 35 hours. That is to say, no more than three-quarters of the male wage earners in Canada have a full-time, full-year job. One-quarter of all wage earners (780,000) worked less than nine months, 460,000 worked less than half the year, and almost 200,000 worked less than three months.

The annual work pattern among women was somewhat similar. Of 1.5 million women wage earners who reported their earnings and weeks of employment, only three-quarters worked more than 40 weeks during the year and four-fifths of those usually worked more than 35 hours per week. Some 375,000 women wage earners worked less than nine months of the year, 250,000 worked less than half the year and 134,000 worked less than three months. A good deal of this part-time work is voluntary.

On the basis of these data, the amount of visible unemployment among male wage earners was greatest in Newfoundland, Prince Edward Island and New Brunswick. In these provinces less than two-thirds of male wage earners had more than 40 weeks of employment during the year, more than one-fifth worked less than half the year. Among women workers, the amount of part-year work is distributed more evenly across the country. Only in Prince Edward Island is the amount of part-year work among women significantly above the average.

Table 5. Part-time Work by Wage Earners
(15 years of age and over)

1961					
Usual Hours Worked per week					
Weeks of Employment	Total		1 - 19	20-34	35+
	(000)	Per Cent	Per Cent	Per Cent	Per Cent
<u>MEN</u>					
1-13 weeks	194	100	8	5	87
14-26 "	268	100	4	4	92
27-39 "	312	100	2	3	95
40-52 "	2,841	100	1	2	97
Total	3,782(1)	100	2	2	96
<u>WOMEN</u>					
1-13 weeks	134	100	21	12	67
14-26 "	116	100	16	14	70
27-39 "	126	100	11	15	74
40-52 "	1,095	100	5	10	85
Total	1,586(1)	100	8	11	81

Source: Census of Canada, 1961, Vol.III-Part 3

(1) Includes wage-earners who did not report weeks of employment

A sample survey of annual work experience conducted by the Bureau of Statistics shed some additional light on underemployment. This survey covers the labour force as a whole, rather than wage earning sector, and they include an estimate of the part-year work that is involuntary. According to the survey, 7,068,000 persons either worked or looked for work for some part of 1961, and of these only two-thirds worked a full year. One-half of the remaining 2.4 million worked part of the year but did not seek work in the period that they were not working. (It should be noted that members of this group were not necessarily unwilling to work, but merely that they did not actively seek work). The remaining 1,162,000 persons (one-sixth of the labour force) could be definitely classified as underemployed or unemployed for some part of the year. All of these were unemployed for some part of the year; almost all were employed for some part of the year. Only about 60,000 were unemployed for virtually the whole year.

Table 6 WORK PATTERN OF THE LABOUR FORCE
(1961)

	Total	Men	Women
	- in thousands -		
Worked a complete year (50 weeks +)	4,679	3,470	1,209
Worked part of year with no unemployment	1,227	577	650
Worked and looked for work	1,102	884	218
Looked 40+ weeks without getting work	60	47	13
Total	7,068	4,978	2,090

Source: Dominion Bureau of Statistics

Just as a portion of the labour force usually works part of the year, so do a number of persons usually work part of the work week. Data from the census show that, of the wage earners reporting employment during the year, the usual hours of work of some 400,000 was less than 35 hours. The census data do not show, however, the actual hours worked, or whether the short-time is voluntary or involuntary. The Labour Force Sample Survey conducted monthly by the Dominion Bureau of Statistics provides some estimates of the latter. In 1960,

for example, of 5.5 million persons who, on average, usually worked 35 hours or more, about 230,000 (excluding those on holidays) either worked less than 35 hours or did not work at all during the week they were interviewed. The largest part of these were off work either because of illness (100,000) or because of short time at their place of work (50,000).

Income

Of all the measures of poverty, lack of job opportunities, and the under-utilization of manpower, the most comprehensive is the income received by individuals. Broadly speaking, income is a measure of the amount and quality of work performed. Income measures much more besides, of course, notably investment income and transfer payments from relatives, governments or other parts of society. On the other hand, it does not measure goods and services provided in lieu of income and, as mentioned earlier, it is not completely satisfactory as a measure of living standards. Nevertheless, of the statistical measures available, income is the most important measure of poverty.

Information on income derived from the census is tabulated for individuals and families. The latter figures are used in this paper, because we are mainly concerned with the adequacy of resources available to the family unit. It should be noted that the definition of a "family" used in the census consists of husband, wife and unmarried children; married children (or parents living with children) are not considered part of the same family for census purposes, even if they are living in the same family. It is important to keep this definition in mind, because for purposes of assessing adequacy, the income of a more broadly defined family is sometimes considered more appropriate. An analysis of the incomes of such broadly defined family units, based on information that is as yet unpublished, will be given to the Conference by Miss J. Podoluk of the Dominion Bureau of Statistics. The following paragraphs will cover briefly only the main features of the census data that are now available.

The distribution of low income families in 1961 is shown in Table 7. It has frequently been noted that of 3.7 million families in Canada, the income of 23 per cent, almost one family in four, was less than \$3,000; one family in eight had an income of less than \$2,000. The relative position of families with female family heads was of course considerably worse. Of 247,000 such families in 1961, over one-half had incomes of less than \$3,000, almost two-fifths lived on less than \$2,000 and one-fifth on less than \$1,000.

In Newfoundland, the income of more than one-half of all families was less than \$3,000; one-third had less than \$2,000. Incomes were progressively higher moving toward Ontario, where only 18 per cent had incomes less than \$3,000. British Columbia and Alberta were the only other provinces in which the proportion of families in this class was below the national average.

Table 7. Distribution of Families

By Province and selected income groups

			Family Income Group			
All Families			Over	Under	Under	Under
(000)			\$3,000	\$3,000	\$2,000	\$1,000
			%	%	%	%
Canada	3,657	100	77	23	13	4
male head	3,410	100	79	21	11	3
female head	247	100	47	53	37	19
Newfoundland	86	100	49	51	33	11
Prince Edward						
Island	14	100	55	45	26	8
Nova Scotia	147	100	63	37	21	7
New Brunswick	111	100	61	39	22	7
Quebec	994	100	76	24	12	4
Ontario	1,376	100	82	18	9	3
Manitoba	175	100	76	24	14	5
Saskatchewan	142	100	68	32	20	9
Alberta	240	100	79	21	12	5
British Columbia	369	100	79	21	12	4

Source of original data: Census of Canada,
Series 4.1-4, Table D2

Table 8 is another illustration of the relatively poor economic position of labourers and workers in primary industries, and helps to explain the low income levels in many parts of the Atlantic Provinces, the Prairie Provinces, and Quebec. Three out of five families of fishermen had incomes below \$3,000 in 1961; two out of five had less than \$2,000. Compared with the national average, proportionately twice as many families of labourers had incomes less than \$3,000 and more than three times

as many families of logging and agricultural wage-earners had incomes below this level.

Table 8 Distribution of Families

By occupation of head (1) and selected income groups

Occupation of Male Head	Family Income Group					
	All Families (000)	%	Over \$3,000 %	Under \$3,000 %	Under \$2,000 %	Under \$1,000 %
TOTAL	2,958	100	85	15	6	2
Managerial	422	100	92	8	3	2
Professional and Technical	258	100	97	3	1	1
Clerical	204	100	93	7	2	1
Sales	186	100	90	10	3	1
Service and Recreation	253	100	83	17	6	2
Transportation and Communication	264	100	83	17	6	1
Farm Workers	35	100	48	52	27	8
Loggers and related Workers	36	100	50	50	26	6
Fishermen and Trappers	21	100	37	63	40	15
Mines, Quarrymen, etc.	45	100	89	11	4	1
Craftsmen	1,014	100	87	13	5	1
Labourers	155	100	65	35	15	4

Source of original data: Census of Canada,
Series 4.1-4, Table D8

(1) Excludes farm operators.

TABLE 9

Distribution of Families

By period of immigration and selected income groups

	All Families (000) %		Family Income Group			
			Over \$3,000 %	Under \$3,000 %	Under \$2,000 %	Under \$1,000 %
TOTAL	3,657	100	77	23	13	4
Born in Canada	2,759	100	77	23	12	4
Immigrants	898	100	76	24	13	4
Before 1946	489	100	71	29	18	5
After 1946	409	100	82	18	8	3

Source of original data: Census of Canada, Series 4.1-4,
Table D16

The distribution of low incomes among immigrants was almost exactly the same as that of the native population. (Table 9). Not so, however, among the more highly skilled immigrants that entered the country since the war. Among these immigrants 82 per cent had income above \$3,000 in 1961, significantly above the national average.

PROFILE OF POVERTY IN CANADA

Education - Its Relationship to Poverty

A recent study^{1/} by Miss J.R. Podoluk of the Dominion Bureau of Statistics demonstrates the economic returns from staying in school. Table E 1 shows the estimated average annual earnings by sex, age and selected levels of schooling for wage and salary earners and total labour force.

E 1

<u>Average Earnings by Sex, Age and Selected Levels of Schooling</u> <u>Wage and Salary Earners and Total Labour Force</u> [*]				
Schooling and Age	Wage and Salary Earners		Non-Farm Labour Force	
	Male	Female	Male	Female
	\$	\$	\$	\$
Elementary Schooling				
Under 25	1,784	1,171	1,928	1,227
25 - 34	3,035	1,550	3,318	1,527
35 - 44	3,312	1,560	3,664	1,627
45 - 54	3,285	1,575	3,671	1,664
55 - 64	3,168	1,518	3,498	1,617
Total	2,990	1,458	3,345	1,546
Secondary School - 4-5 years				
Under 25	2,435	1,960	2,497	2,000
25 - 34	4,536	2,595	4,756	2,437
35 - 44	5,349	2,565	5,773	2,577
45 - 54	5,547	2,760	6,124	2,548
55 - 64	5,286	2,878	5,938	2,920
Total	4,450	2,393	4,813	2,402
University Degree				
Under 25	2,994	2,721	3,406	2,699
25 - 34	5,923	3,802	6,908	3,873
35 - 44	7,928	4,343	9,964	4,256
45 - 54	8,336	4,798	10,816	4,866
55 - 64	8,066	5,080	10,595	5,055
Total	6,968	4,061	8,866	4,067

* For wage and salary earners the averages are average wages and salaries earned; while for the total labour force, the average represents average earnings for all employment - either as an employee or in a self-employed capacity.

Based on arithmetic means, Miss Podoluk calculates lifetime earnings for males, aged 25 to 64, to be on the average for all occupations \$131,026 for those with no schooling or elementary education; \$209,484, for those with high school and \$353,624 for university graduates.^{2/}

John Porter in the "Vertical Mosaic"^{3/} points out that "no society can move into an industrial epoch with so much of its creative potential incarcerated in ignorance". Just how much of Canada's population is included in this statement will be seen in the following section.

It is often said that, in order to compete effectively with other highly industrialized nations, Canada must ensure the most efficient use of her resources, both material and human. But the fact, according to one reasonable estimate, is that, "We are utilizing to the full the talents of no more than one-third of our academically gifted young men and women".^{4/}

Education is a fundamental tool in enabling people to take advantage of the opportunities available to them. In a generally affluent Canada, many Canadians do not have enough education or the opportunity to receive it.

Economic considerations do not stand alone. The democratic system relies on the ability and willingness of the substantial body of the citizenry to accept the full responsibility of citizenship - not only in exercise of the franchise, but in taking a lively interest in issues of the day from the national to the community, and with each year it requires a greater intellectual effort and more educational equipment for the citizen to play his part in Canadian society. The health of the political and social system depends directly on the adequacy of Canadian educational levels. They are not adequate.

In this paper we deal with the educational level of Canadians in terms of elementary, secondary and university education. It should be noted that the inclusion of adult education would somewhat improve the picture. But, while there has been a significant expansion in technical and vocational training since 1961, it has had limited impact among the unemployed, only 3.5 per cent of whom were attending training courses in February, 1965.

Table E 2 (Bulletin 1.2 - 10 D.B.S.) shows the percentage distribution of the population, 5 years of age and over not attending school by highest grade attended, for each of the provinces and the territories. This table shows 4.1 per cent of the population with no schooling; 31.7 per cent with elementary education only; 32.6 per cent with secondary schooling; and only 2 per cent with university education. If we eliminate the age group 5-14, the 1961 Census shows that 46.8 per cent or 5,166,346 Canadians, 15 years of age and over, not attending school, have no schooling or elementary education only. Of this total, 176,524 have no schooling and 848,261 have four grades or less. This means that 1,024,785 Canadians are functionally illiterate. School, at least, did not make them capable of reading and writing to the extent required for all but the most menial jobs, and indeed for any normal participation in today's society.

Percentage distribution of the population 5 years of age and over, attending and not attending school
by highest grade attended, for provinces and territories, 1961

PROVINCE	Popu- lation 5 years and over	Attending school					Not attending school					
		Total	Elemen- tary 1/	Secun- dary	Some univer- sity	Univer- sity degree	Total	No Schoo- ling	Elemen- tary	Secun- dary	Some univer- sity	Univer- sity degree
CANADA	100.0	27.3	20.7	5.9	0.6	0.2	72.7	4.1	31.7	32.6	2.2	2.0
Newfoundland	100.0	33.4	27.4	5.6	0.3	0.1	66.6	7.3	33.4	23.9	1.5	0.5
Prince Edward Island	100.0	28.7	22.4	5.8	0.5	0.1	71.3	4.4	32.0	32.0	1.9	1.0
Nova Scotia	100.0	29.5	23.6	5.2	0.5	0.2	70.5	3.0	28.2	35.8	1.9	1.6
New Brunswick	100.0	30.3	24.1	5.7	0.4	0.1	69.7	6.1	35.4	25.1	1.8	1.2
Quebec	100.0	27.5	20.6	6.1	0.6	0.2	72.5	4.7	37.4	26.7	1.8	2.0
Ontario	100.0	26.7	20.3	5.7	0.5	0.2	73.3	2.8	30.7	35.4	2.0	2.4
Manitoba	100.0	26.8	20.1	5.9	0.7	0.2	73.2	4.8	28.7	35.3	2.5	1.8
Saskatchewan	100.0	27.6	20.7	6.1	0.6	0.1	72.4	5.6	32.5	30.8	2.1	1.4
Alberta	100.0	27.7	20.9	6.0	0.6	0.2	72.3	5.1	26.0	36.3	2.8	2.1
British Columbia	100.0	25.5	18.5	6.1	0.8	0.2	74.5	4.0	23.3	41.3	3.6	2.3
Yukon	100.0	23.9	20.0	3.5	0.4	2/	76.1	7.7	23.2	39.4	3.9	1.9
Northwest Territories	100.0	21.3	19.0	1.9	0.3	0.1	78.7	33.5	20.2	21.1	2.2	1.6

1/ Includes kindergarten
2/ Less than 0.05 p.c.

Source: Census of Canada, Bulletin 1.2-10, Catalogue 92-550.

Barriers to Education

We are concerned with poor Canadians who do not appear to "fit" into the existing education systems. Very little research in Canada has been done in this area and, therefore, this section must be confined to general lines of inquiry and conjectures based on the experience of other countries and limited basic research in Canada. Through investigation of conjectures such as these, light may be thrown on the reasons for the failure of the education system to reach the poor.

In order to provide a framework for consideration, these barriers might be looked at from the points of view of the poor and society at large.

(a) The Poor and Education

Poor children do not persist in school in the same numbers, proportionately, as pupils from homes of higher incomes. This is shown by the 1961 Census. In families where the male wage earner earns more than \$7,000 a year, one of two children 19-24 years of age and resident at home is attending school. In groups where the male wage earner is earning less than \$4,000 a year, less than one in eight children of this age group is attending school.

Some reasons why poor children tend to do less well at school are obvious. Poor housing, ill health, distance to school, lack of money and shabby clothing, have an adverse effect on the student's ability to meet his commitments in school. Some of these factors will have to be overcome before the school system can begin to do its job. There is no point in expecting adequate homework from a student who must do his work in a small, poorly lit room, where the rest of the family live, eat and sleep. Similarly, it is not reasonable to expect attention in class from a student who has been kept awake most of the night because he was hungry or because his father and mother were drunk in the same room with him.

Geographic location often plays a large part in a family's inability to send children to school. Recent studies carried out by the Canadian Welfare Council for ARDA ²/demonstrate the difficulties in keeping a child in school when he has to go up to 60 miles a day. A child who must travel such a distance with an insufficient diet cannot be expected to do a good day's work at school. The geographic factor also plays a part in preventing low income families from sending their children to higher education where the costs of boarding a child at university, let alone fees and other related expenses, approximates the total family income.

Economic considerations obviously are not the only factors that take poorer Canadians out of school. Recent studies by Porter, ^{9/}Siemens,^{7/} and the Canadian Welfare Council^{8/} throw some light on those factors which can be attributed to the "culture of poverty".

This culture means that psychological and emotional barriers to education are established within the child and the parents.

Staying in school and going on to university is associated with the father's occupational status. A report prepared by Leila Sussman for the O.E.C.D. Study Group in the Economics of Education points out that a "combined index of father's occupation and education usually produces a maximum correlation with length of children's schooling, with school performance, with children's own educational aspirations, etc."^{9/}

Leonard B. Siemens's study of "The Influence of Selected Family Factors on the Educational and Occupational Aspiration Levels of High School Boys and Girls"^{10/} in two rural Manitoba sample areas supports this statement. It would appear that poor families' ignorance of educational opportunities has a cumulative, negative effect on continuation with schooling.

The recent ARDA studies^{11/} of families in four selected rural areas raise, however, some important qualifications to these general statements. Consistently throughout these reports, the parents expressed the wish that their children should be better off than they, and that a good education was the means of achieving this. While the cases presented were a minute fraction of all poor families, they may represent a significant shift in attitudes. Even in these studies, however, it was apparent that, while most parents wanted their children to have a good education, many did not really know what this meant in terms of amount or kind of schooling. D.M. Connor and D.W. Magill in their study of "The Role of Education in Rural Development"^{12/} point out that most mothers in the northeastern half of Halifax County wanted their children to complete Grade 12, half of these mothers would like their children to go to university, but less than 10 per cent actually expect this to occur.

The general conclusion appears to be that many poor families are not yet aware of the opportunities available to a person with a good education nor of the value of staying in school, although there is some evidence that this is changing. It is perhaps significant that the attitude changed during a time of high unemployment when it became obvious there were not too many jobs for unskilled people. A time of high employment might once again reduce the motivation to take further training in lieu of immediate earnings. Even enrolments at university have, in 1965-6, fallen somewhat below expectations for the first time.

(b) Handicaps of the Poor Child

Children from poor homes start school with disadvantages for they are unfamiliar with the environment, the disciplines, or even the culture which forms the basis of early school life. The nursery rhymes, the folklore, the stories known by the average middle-class child are not familiar to the poor: just as strange may be the periods of sedentary listening, the crayons, the chalk, the picture books.

It was to bridge this gulf between rich and poor homes that the United States began Project Head Start. It operates on the premise that the educational system assumes certain basic knowledge will be acquired by the child in pre-school years. The administrators believe that a poor child may start school with two strikes against him because of his home environment. He then shows up badly against children who have an edge on him and teachers may conclude the child is "stupid". Only the exceptionally bright child has a chance to succeed under these conditions. Because he does so poorly in relation to his peers, the child becomes discouraged with school. This, combined with low education of the parents, produces high rates of dropouts.

Some other factors which mitigate against the poor child succeeding in the educational system are lack of motivation and lack of "success-models". Many lower income groups have not learned the value of postponement of immediate satisfactions for longer term benefits. The Indian philosophy of eating as much as possible when the game is plentiful is followed by the poor in almost every society. Thus children are often taken out of school for immediate income instead of the larger postponed income.

It is also impractical to expect a child to try to achieve success in school if his parents and friends deride him for being intelligent or for taking his studies seriously. Influential media such as television tend to be unintellectual or anti-intellectual in their images of youth. Selma J. Mushkin ^{15/} has said, "Parents unaware of the requirements and the potential of education fail to provide the necessary stimulus for children. But when this is compounded into a neighbourhood of these parents, and combined with miserable housing and day-to-day exposure to the ravages of unemployment, crime and disease, the disadvantaged child finds the school room and its demands confusing and unreal. As one teacher remarked, even the quiet of the classroom is unfamiliar".

(c) Society and Education

Society itself places many barriers before the disadvantaged to prevent them from obtaining the benefits of a good education. Some of these barriers operate impersonally and others amount to discrimination. Aside from the direct costs of education to the individual, the lack of adequate local facilities because of low per capita expenditure on education deprives some Canadians of a good education. Table E 4 demonstrates the wide variation in per capita expenditure throughout Canada.

TABLE E 4

Total Expenditure on Public Elementary
and Secondary Education per Capita, *
1946, 1951, 1956 and 1958-62

Province	1946	1951	1956	1958	1959	1960	1961	1962
	dollars							
Newfoundland	-	17	27	34	37	43	43	45
Prince Edward Island	8	15	22	26	32	38	40	48
Nova Scotia	12	24	36	43	50	55	59	66
New Brunswick	11	29	36	43	46	50	53	54
Quebec	14	21	36	45	49	57	69	73
Ontario	16	31	48	59	68	75	82	114
Manitoba	18	26	38	46	59	62	69	72
Saskatchewan	14	32	51	64	70	79	87	86
Alberta	13	34	61	78	82	89	94	116
British Columbia	16	43	53	63	71	78	82	85
Total	16	28	44	54	61	68	76	90

Source: D.B.S. Survey of Education Finance 1962
Catalogue No. 81-208, Table 14. P.37

* Total population of the Province

The education system operates impersonally in that it ostensibly treats everyone the same. In fact, the system has built-in values set by the middle and upper classes. The system itself, as mentioned earlier, assumes all its entrants will have had certain basic experiences before beginning formal education. The school assumes a middle class level of information because it is accustomed to a middle class clientele. I.Q. tests to determine levels of intelligence contain a middle class bias. 16/ If children are rated as under-intelligent, when they are merely unfamiliar with the tester's world, they and their teachers will face an almost hopeless job of mutual adjustment.

Society discriminates against the poor in education on economic grounds as well as on social grounds. Schools in slum areas are generally overcrowded, lack facilities and attract teachers who are inferior because they pay poorer salaries and are less attractive in their teaching conditions. This, again, is part of the vicious circle which results in school dropouts because school has not captured their imagination.

Curricula applied indiscriminately to all persons in the school system also must take a share of the blame for educational misfits.

Personal prejudice of some educators plays a part in the rejection of the school system by the poor. As Paul S. Lunt describes in Yankee city, a school principal in replying to a question about "why were they so filthy?", stated, "because that's the way they like it. Keep them all clean for six months and it would kill them. They're dumb and not interested. They don't want to learn anything. But what can you expect when their parents don't want them to either".17/

Society's emphasis on consumption plays a part in the school dropout problem. Naturally, young people want to leave school to earn money as soon as possible to be able to buy the multitudinous paraphernalia society offers them in a variety of colours. Educators have not yet learned to compete with these growing pressures of an affluent society. It is hard to expect young people to behave like classical economists and postpone consumption in order to accumulate capital in the form of education.

Even beyond all the complexities of designing an educational system which really reaches the poor child, lies the equally serious problem of reaching the adults whose rejection of school has left them seriously unprepared for life. Most educational programs are oriented to young people. The alternative to bringing adults into an effective educational system could be simply writing off most of a generation.

Selma J. Mushkin sums up the problem of education in this way: "There is no agreed-upon diagnosis of the failure of the school system or of its causes. Accordingly, the prescription and policies differ from experimental program to experimental program. It would appear to me that the causes are multiple ones that reinforce each other. This view is strengthened by the fact that differently designed programs with essentially different diagnoses of the ailment each report substantial progress toward raising the educational achievement and aspirations of the "culturally disadvantaged child".

"The school system, the teachers, the teaching facilities, the families, the community and its ways of organizing governmental services, and the job market -- all are causal factors. Action to alter any of these conditions has some favourable impact on the education of the culturally disadvantaged child, and to achieve the end objectives effectively an attack must be made on all of these fronts." 18/

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PROFILE OF POVERTY IN CANADA

Poverty Amongst the Aged in Canada

The number of aged (1) in Canada, as in developed nations generally, has grown proportionally greater. The aged have increased from five per cent of the Canadian population at the turn of the century to seven and a half per cent in 1961. In absolute terms, this is a growth from under 300,000 persons to nearly 1,400,000 (2). Despite a general balance of the sexes in the population, the preponderance of females varies directly with increasing age and the trend is increasing. The aged therefore include a high proportion of widows and spinsters, amongst whom there is traditionally much dependency.

It is well known that poverty amongst the aged is particularly intense. While about 5 per cent of all Canadians receive public assistance in the course of a year, (3) 21 per cent of all Canadians aged 65-69 have consistently received old age assistance. (4) Moreover, the low income position of Canadians, seventy years or older, is equally evident. Despite the universal old age security payments that almost all of these people receive (\$75 monthly), only about 14 per cent receive sufficient income, including old age security payments, to become income tax payers. (5) An additional indication of their need, is the 47,000 such persons who need supplementary aid, beyond old age security payments, in the six provinces (Quebec westward) which grant such aid. (6)

The poor financial position of the aged is further illustrated by the data on income by age groups. (7) The median annual income for men in their late sixties falls by stages from just over \$2000 annually to about \$1,500 a year in their early seventies, settling at about \$900 from their late eighties onward. For women the situation is still worse.

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- (1) In this, as in most papers, the aged are arbitrarily defined as all persons 65 years of age or older.
 - (2) The Senate of Canada. Proceedings of the Special Committee in Aging. Ottawa, Queen's Printer, p.1590.
 - (3) Includes all persons and their dependents in receipt of assistance whether on a means or needs test; approximately 1,000,000 persons.
 - (4) Senate, already quoted. p. 1618.
 - (5) Same, p. 1614, Table III-3.
 - (6) Same, p. 1621.
 - (7) Same, p. 1591.

They have a median income just under \$500 in their late sixties; it rises to about \$800 in the early seventies and thereafter it remains virtually stationary. The distress of the typical aged woman is accentuated for she tends to live longer than a man in comparable circumstances; she represents an increasing proportion of the aged in the later decades of life. Thus the situation for the majority of aging women, no matter in what age group, and for the majority of men in their seventies onward, is particularly difficult.

The extent of poverty among the aged also varies with residence. The national median income for those aged 65 and over is \$1,650. Only in Ontario and New Brunswick is the national median exceeded. In Newfoundland it is \$976.

There is also rural-urban variation. Except in Ontario and British Columbia, the provincial median rural income for those aged 65 and over is between \$800 and \$950. For those over seventy, the median in all provinces, without exception, is within \$100 of \$890. (8)

While the introduction of the Canada Pension Plan in 1966, and the gradual lowering of the age of eligibility (from 70 to 65 by 1970) for old age security, will have a cumulative effect in greatly improving the income of the aged in Canada, two residual problems will remain. One is temporary, yet serious, and the other continuing. Many of those who are already aged or who will become so in the next five to ten years will receive either partial benefit or no benefit from these program improvements. For them financial problems will remain. In the longer term, there will always be some of the aged who have never been in the labor force, or whose attachment has been relatively brief; many of this group will continue to have inadequate income in their later years.

Compounding the difficulties of low incomes among the aged is deteriorating personal health. The ill health of the aged largely flows from the "degenerative diseases" which occur with the onset of age. Degeneration may occur for several reasons: the residual effects of poor health at earlier ages; loss of efficiency of the homeostatic mechanisms which in earlier life are normally effective against disease; or diseases related to age. (9) Of these three causes, the first is particularly relevant, for poverty in childhood and related ill health, (10)

(8) Same, pp. 1591-92.

(9) Herman T. Blumenthal (ed.), Medical and Clinical Aspects of Aging. New York: Columbia U. Press, 1962. pp. vii-viii.

(10) Canadian Sickness Survey, 1950-51; No.9, pp.13-22.

may well influence health in old age. Similarly, living conditions in later years also influence the ability of the aging to maintain good health.

The common diseases of advancing age are chronic, often long-term, involving continuing health care and health costs at that age when people are least able to provide for either. (11)

This general consideration is reinforced indirectly by the findings of Canadian Sickness Survey which noted, in reference to volume of health care, that the aged in low income families were relatively well served because many of them were receiving public assistance and had public medical and other health services available to them. (12) More recent information on use of health services suggests that age itself, whatever the income level, is the factor requiring high levels of health care. (13)

Seen from another vantage point, in situations where the aged have to depend on their own resources to cover higher health costs, particularly long-term costs, these very costs may become a cause of poverty in so far as either marginal incomes have to be spread over wider ranges of unavoidable costs or as savings are used up at an unintended accelerated pace.

Adding to the complexity of the economic and social situation of the aged is the matter of housing.

The housing needs of the aged change as their faculties and abilities decline. Some of the aged are able and willing to maintain their own quarters, whether rented or owned. A time then comes when, while still relatively active and independent, they are unable to provide for themselves all the normal services such as meal preparation. Finally, as disabilities grow, they frequently move from a need for occasional help to intense care. Across this broad spectrum, the accommodation and services required vary greatly.

(11) For instance, cardiovascular diseases, arteriosclerosis, cancer, arthritis, diabetes and related diseases.

(12) Quoted above, p. 22.

(13) Senate, quoted above, p. 1671.

An accurate picture of the housing needs of elderly Canadians cannot be obtained because there are insufficient data. "Nonetheless the statistics do show that there is a large body of householders and unattached old people whose housing lacks the basic physical requirements for health and decency and whose incomes clearly make it impossible for them to improve their circumstances without the aid of the larger community." (14)

A basic fact regarding the aged and their housing is that many live independently. This is a basic pattern and in large measure affects what housing does and might exist for them. Of some 4,000,000 families in Canada, over half a million have heads who are 65 or older. Some 78 per cent of these families with older heads have exclusive use of their own dwelling. Of the 600,000 elderly people who are unattached, there are some 170,000 who similarly have exclusive use of their own dwelling. (15) Hence, institutional living is rather the exception than the rule.

The relative inflexibility of the income of the aged, whether living on public or private pensions, makes housing a particularly difficult problem for them. In a market of rising housing costs, such as has existed in Canada for some years, many of the aged who do not own their own quarters are forced into less and less desirable accommodation in attempts to stretch their fixed incomes. It has been in response to this trend that various rental housing measures for the aged have been developed.

The principal device used to date in Canada has been the provisions of loans to limited dividend companies. From 1946 to 1964, this had resulted in the construction of some 8,000 units. (16) without doubt a modest figure. The main defect in this method, where the units have not been subsidized, is that, while the rental cost may be relatively low, it is still too high for many of the aged. The tenant's income must be twice the rental to be eligible; in cases, and this is not usual, where the rent is \$50.00, the tenant must therefore have an income of at least \$100 a month. The income data noted earlier shows that many cannot meet this level. Hence this form of housing tends not to be available to those aged persons most in need of low-cost housing.

(14) CMHC. Submission to the Special Committee of the Senate on Aging. October, 1964. p. 4.

(15) Same, pp. 5-6.

(16) Same, p. 9.

For this latter group, subsidized public housing has been the main answer, though as an answer it has been largely academic. By 1964, only 167 such units exclusively for the elderly had been constructed in Canada. (17)

A further unclear matter is institutional accommodation for the aged, as the extent of need in Canada is not known despite a general recognition of the problems of increasing physical dependency as the aged grow older. However, it is known that there are over 30,000 Canadians who live in some type of welfare institution such as homes for the aged, hostels, and nursing homes. If hospitals are included, approximately 110,000 beds were allocated to the use of persons aged 65 and over in 1962-63. This represents 77.2 beds per 1000 of that age population. This means, on any particular day, nearly eight of each 100 persons 65 and older were residents in some form of institution, rather than in the community at large. It is believed the rate is as high as 15 per 100 for persons 75 years or older. (18)

Because of their special needs, many services are required by the aged. These range across many kinds of community services like home-makers, home-help, counselling, recreation, meal preparation and delivery and home nursing. All these services are in very short supply in Canada.

This paper has identified a particular group in the population whose rate of dependency is high and whose service needs are many. In contrast, a wide gap still exists between these needs and the supports available. Nor can it be forgotten that this group is growing in both absolute and in relative terms. The need for special provisions for the aged will therefore become more intense, not less.

(17) Same, p. 18.

(18) Proceedings of the Special Committee of the Senate, already quoted, pp. 1654-55.

PROFILE OF POVERTY

Family Size

In Canada, as elsewhere, the long-term trend has been towards smaller families. Although the dramatic changes in fertility since World War II have pushed up the average family size in Canada slightly above the level during the prewar decade, this increase does not imply a return to the large families that prevailed in earlier years.

The decline in family size has by no means been uniform among different strata of the population. Historically, the "small-family norm" first emerged in cities and towns among the more educated white-collar families whose life goals and aspirations underwent radical changes in the industrial and technological revolution. Spread of this norm into other sectors of society was rather slow at first. The consequence was the emergence of the wide differences in family size according to social class. With the accelerating pace of industrial urbanization, the diffusion of the small-family pattern has apparently been gaining momentum. All available statistics in recent years suggest that very large families have been clearly on the decline. At the same time, the proportion of childless and one-child families has also been declining. As a result, the range of family size among major groups of the population has tended to narrow, and the modal "completed family" in the postwar era appears to be converging to a moderate size of three to four children.

The rural-urban difference in family size has not yet disappeared, although the gap has been narrowing. Similarly, the relationship between family size and social class persists with the exception of one anomaly which has appeared since the postwar baby-boom period.

The 1961 Census ¹ indicates that the families with the lowest incomes and education still have the largest number of children. (See Tables 1 and 2.) One of the significant features of the postwar trend, however, is an increase in the number of children in the better educated and richer families who had tended to show the fastest decline in fertility in the earlier periods. The smallest average family size, therefore, is no longer associated with the most affluent, but rather with the families of a somewhat lower income. The recent pattern thus indicates that the completely linear relationship between family size and social class has tended to weaken. If the highest classes are excluded, however, we find the traditional pattern of larger families with smaller incomes and smaller families with larger incomes, is still in evidence, but the pattern is now less pronounced than formerly.

¹ In this and the following analyses, data on the families with the head 35-44 years of age are used for several reasons. First, most people in Canada who would ever form a family would have done so before they reached this age range. Secondly, the trends towards earlier marriage, earlier childbearing and closer spacing of births over the last twenty years imply that the majority of children these families would have already been born. Thirdly, almost all the surviving children of these families would still be living at home.

In interpreting the figures given in the two tables, some caution is in order. Downward bias appears to have been introduced into the average number of children for families at the lowest levels of earnings by the exclusion of such groups as families on relief, small farm operators, "own account" fishermen, etc. It is also quite possible that the corresponding figures for other types of families should be biased either upward or downward by the exclusion of those whose major income stems from some other source. It should be noted further that the earnings of the family heads are by no means adequate for measuring the economic status of the family unit as a whole. Although the schooling of the family head appears to be a somewhat more sensitive measure of socio-economic status, it too does not necessarily coincide with the status of the family unit. Despite these and other inadequacies of the available data, however, the general pattern of the relationship between family size and social class is indicated.

The pattern observed for Canada applies in general to each of the provinces except for Newfoundland, Ontario and British Columbia. In Newfoundland, the clear prewar pattern of an inverse correlation between size of family and earnings, as well as schooling of the head, still continues. In Ontario and British Columbia, the average family size tends to converge within a very narrow range regardless of the level of the earnings of the family head. If the national pattern were measured by the educational attainment of the family head, however, it would apply to these provinces as well, except that the range of variation is considerably narrower.

More revealing than the average family size is the distribution of families by the number of children at home. Although the modal family size falls in the category of three to four children at every level of the economic and educational scale, the proportion of large families with five or more children is by far the highest among the less educated and lower economic groups. Furthermore, it goes down progressively with a successive rise on the "status" scales. Over 70 per cent of families in the highest class have two to four children per family, and less than 9 per cent are in the category of large families (five or more children). Among poorer families, there are relatively few moderate size families, but the proportion of large families climbs sharply. Among the family heads with less than five years of schooling, in fact, almost two out of every five have a large family with five or more children.

The predominance of the larger families among the economically less privileged holds true for each of the provinces, but to a varying degree. Although the picture at the provincial level is somewhat obscured by the different levels of fertility, the general pattern does not change. In such provinces as Newfoundland and New Brunswick, nearly one out of every two family heads 35-44 years of age with less than five years of schooling has had five or more children, while the corresponding figures for university graduates are 10 per cent for Newfoundland and 16 per cent for New Brunswick. In the more highly urbanized and affluent provinces such as Ontario and British Columbia, the proportion of large families among the less privileged is significantly lower than in the other provinces. A sharp contrast between the lower and the higher status groups, however, still remains.

Within the limits of family statistics from the 1961 Census, it is not possible to spell out conclusively the implications of family size for poverty. Obviously, the earnings and schooling of the family head alone are not adequate to measure the economic status of the family unit as a whole. It is clear, however, that the poor are more likely to have large families than the rich. It should also be noted that among the poor there tends to be more families made up of a female head and children. The income level of female heads tends to be considerably lower than that of the male heads. And yet, within the age range of family heads 35-44 years in which the responsibilities for bringing up children are likely to be heaviest, the average number of children per family with the female head is only slightly less than in families with both husband and wife present. For the widowed female heads in this age group, the average number of children at home is virtually the same as that of the normal families. The economic pressure generated by a large family thus tends to be more severe among those who are least capable of coping with their family needs. Even more important, there is a high probability that poor families saddled with heavy responsibilities of bringing up a large number of children would be likely to perpetuate the conditions of poverty for the generations to come. The technological revolution and the rapidly changing economic order are increasingly accentuating the importance of a good education and specialized qualifications in the competitive search for jobs. In view of the radical occupational transformations in the age of automation, children from large families in the lower income brackets are likely to be severely handicapped throughout their lives on the labour market. Their chances of rising above the economic status of their parents are likely to be slim, and even slimmer in the coming decade when the products of the baby-boom period are going to flood the labour market.

The Special Planning Secretariat wishes to acknowledge the great assistance it received from Miss Y. Kasabara of the Dominion Bureau of Statistics in the preparation of this item.

Table 1. Wage-earner family heads, 35-44 years of age, by wage and salary earnings and by number of children at home¹, for Canada, 1961.

Earnings of head	Number of children at home						Average number of children per family
	Total	0	1	2	3-4	5+	
Total	100.0	9.6	16.2	26.8	32.9	14.5	2.7
Under \$2,000	100.0	9.8	17.9	20.9	27.9	23.5	3.1
\$2,000 - \$2,999	"	10.2	18.6	23.1	29.2	18.9	2.8
\$3,000 - \$3,999	"	10.3	17.0	24.9	31.6	16.2	2.7
\$4,000 - \$4,999	"	9.7	15.9	27.5	33.4	13.4	2.6
\$5,000 - \$5,999	"	8.7	15.5	29.4	34.7	11.7	2.6
\$6,000 - \$6,999	"	8.2	14.9	31.0	35.9	10.0	2.6
\$7,000 - \$9,999	"	7.4	13.4	32.7	37.9	8.6	2.5
\$10,000 and over	"	5.5	11.2	31.6	43.1	8.7	2.7

¹/ Unmarried children under 25 years of age living at home, including adopted children, stepchildren, guardianship and ward children.

Source: 1961 Census of Canada, Bulletin 2.1-10, Table 88.

Table 2. Family heads, 35-44 years of age, by schooling and by number of children at home,* for Canada, 1961.

Schooling of head	Total	Number of children at home					Average number of children per family
		0	1	2	3-4	5+	
Total	100.0	9.0	15.3	25.8	33.5	16.3	2.3
No schooling	100.0	6.5	10.8	14.6	26.9	41.2	4.2
Elementary							
Less than 5th year	100.0	6.9	11.7	16.6	28.9	35.9	3.9
5th year and over	100.0	8.3	14.7	23.0	32.9	21.2	3.1
Secondary							
1st and 2nd years	100.0	9.0	16.3	26.9	34.1	13.8	2.7
3rd year	100.0	10.6	16.8	23.8	33.5	10.3	2.5
4th and 5th year	100.0	10.6	17.0	30.6	32.9	8.9	2.4
Some university	100.0	10.3	16.1	29.5	34.8	9.4	2.4
University degree	100.0	8.1	12.4	29.8	41.0	8.7	2.6

* Unmarried children under 25 years of age living at home, including adopted children, stepchildren, guardianship or ward children.

Source: 1961 Census of Canada, Bulletin 2.1-9, Table 80.

Table 3.

Average number of children¹ at home per family by schooling of head,
35-44 years of age, for Canada and the provinces, 1961.

	Canada	Nfld.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.
Total	2.8	4.0	3.5	3.0	3.5	3.2	2.5	2.7	2.9	2.8	2.5
No schooling	4.2	4.9	4.8	4.0	5.3	3.9	3.3	4.4	4.6	4.3	3.8
<u>Elementary</u>											
Less than 5th yr.	3.9	4.6	4.4	3.7	4.8	4.2	2.9	3.7	3.7	3.6	3.2
5th yr. & over	3.1	4.1	3.7	3.3	3.6	3.5	2.7	3.0	3.1	3.0	2.7
<u>Secondary</u>											
1st and 2nd yrs.	2.7	3.6	3.3	3.0	3.0	2.9	2.5	2.6	2.8	2.8	2.5
3rd yr.	2.5	3.2	3.1	2.7	2.7	2.6	2.3	2.4	2.7	2.6	2.3
4th and 5th yrs.	2.4	3.1	3.1	2.6	2.6	2.6	2.3	2.4	2.6	2.5	2.3
Some university	2.4	2.8	3.1	2.7	2.8	2.6	2.3	2.5	2.7	2.6	2.4
University degree	2.6	2.6	3.0	2.9	2.9	2.6	2.5	2.6	2.8	2.8	2.6

¹unmarried children under 25 years of age living at home.

Table 4.

Average number of children² at home per family by earnings of head,
35-44 years of age, for Canada and the provinces, 1961.

	Canada	Nfld.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.
Total	2.7	3.9	3.4	3.0	3.4	3.0	2.4	2.6	2.7	2.6	2.4
Under \$2,000	3.1	4.1	3.7	3.2	4.1	3.5	2.5	3.0	3.1	2.8	2.4
\$2,000-\$2,999	2.8	4.1	3.6	3.1	3.5	3.2	2.4	2.6	2.8	2.6	2.4
\$3,000-\$3,999	2.7	4.0	3.4	3.0	3.3	3.1	2.4	2.5	2.8	2.6	2.4
\$4,000-\$4,999	2.6	4.0	3.1	3.0	3.1	3.0	2.4	2.5	2.7	2.6	2.4
\$5,000-\$5,999	2.6	3.6	3.0	2.8	2.9	2.9	2.4	2.5	2.6	2.6	2.4
\$6,000-\$6,999	2.6	3.5	2.8	2.7	2.8	2.8	2.4	2.5	2.6	2.6	2.5
\$7,000-\$9,999	2.5	3.1	3.0	2.8	2.8	2.6	2.4	2.6	2.6	2.7	2.5
\$10,000 & over	2.7	2.8	3.2	2.8	2.9	2.7	2.6	2.7	2.9	2.8	2.6

²unmarried children under 25 years of age living at home.

Table 5. Per cent of families with five or more children at home by earnings of head, 35-44 years of age, for Canada and the provinces, 1961.

	Canada	Nfld.	P.E.I.	N.S.	N.E.	Que.	Cnt.	Man.	Sask.	Alta.	B.C.
Total	14.5	35.7	26.2	19.3	25.8	20.7	10.2	11.1	13.1	11.9	8.5
Under \$2,000	23.5	40.1	29.9	24.4	38.4	30.3	14.4	19.7	21.9	17.3	12.7
\$2,000-\$2,999	18.9	39.0	32.3	21.5	29.0	25.0	11.9	14.0	15.2	13.6	10.1
\$3,000-\$3,999	16.2	37.0	26.9	20.5	24.9	22.0	11.6	11.1	13.7	12.5	9.7
\$4,000-\$4,999	13.4	34.9	20.1	18.3	20.3	19.9	10.3	9.2	11.2	10.9	8.9
\$5,000-\$5,999	11.7	30.0	14.9	15.4	16.4	18.2	9.3	8.8	10.2	10.2	7.2
\$6,000-\$6,999	10.0	26.1	17.6	13.2	15.5	14.6	8.2	7.6	8.5	10.1	5.7
\$7,000-\$9,999	8.6	19.2	11.4	11.6	14.0	11.3	7.0	8.0	9.3	10.1	3.7
\$10,000 & over	8.7	16.6	23.1	10.5	11.7	10.5	7.3	8.6	11.6	9.7	7.1

Per cent of families with five or more children at home by schooling of head, 35-44 years of age, for Canada and the provinces, 1961.

Total	16.3	36.9	28.3	20.0	27.4	23.8	10.9	13.4	16.0	14.2	9.4
No schooling	41.2	52.4	52.6	38.6	56.1	37.0	27.3	45.7	51.0	46.0	33.9
Elementary											
Less than 5th yr.	35.9	46.8	42.4	33.1	50.0	40.0	18.7	32.2	32.2	29.5	22.7
5th yr & over	21.2	39.4	33.4	25.0	30.9	28.9	14.3	18.7	19.0	18.2	13.2
Secondary											
1st & 2nd yrs.	13.8	32.0	24.6	18.6	19.4	18.6	10.7	10.9	13.8	13.4	9.4
3rd yr.	10.3	22.5	19.0	14.1	14.8	14.0	8.1	7.9	12.8	11.0	7.5
4th & 5th yrs.	8.9	21.8	20.6	11.9	13.0	12.7	7.0	7.9	11.0	9.7	6.4
Some university	9.4	16.1	19.2	13.2	15.9	11.9	7.2	8.2	10.3	10.7	7.1
University degree	8.7	10.1	16.7	14.0	15.9	10.1	7.2	8.2	11.4	10.0	6.7

PROFILE OF POVERTY IN CANADA

Disability

As with the other headings in this profile, disability related to poverty can be either a cause or an effect. Disability is here considered to include the blind and those who are handicapped physically or mentally, congenitally or accidentally. Disability creates serious social and economic problems for the patient and his dependents or household. The higher incidence of T.B., and mental disorders among the deprived militates against the possibility of their achieving an acceptable standard of living by themselves.

Disability as a cause of poverty is not well documented statistically but enough numbers are available to show that it is a cause of considerable magnitude.

In January of this year, 51,671 people were qualified under the Disabled Persons Act for assistance which averaged \$69.48 per month across the country. The maximum allowable income, including the Disability Assistance, for a family was \$2,220 per year, and for a single person \$1,260. The qualification for a disabled person under the Act is set by a means test and this definition:

"A person shall be deemed to be totally and permanently disabled when suffering from a major physiological, anatomical or psychological impairment which is likely to continue indefinitely without substantial improvement and as a result thereof such person is severely limited in activities pertaining to normal living".

Last year nearly 10,000 people were turned away because their disablement was not assessed as total or permanent although many were nonetheless severely handicapped. Five hundred and sixty-seven applicants were not quite poor enough to qualify for the \$900.00 a year -- the maximum payable under the Act. Two hundred and twenty-three died before a decision had been made on their applications.

In the same period there were 8,581 recipients of allowances for blind persons. They averaged \$68.12 a month and income could reach a total of \$2,580 a year without assistance being reduced below the maximum \$900. Of the applicants last year, 304 were not blind enough and 68 were not poor enough to qualify.

These numbers only indicate the size of the limited group who qualify within the rigid physical and financial regulations. What about those who do not apply and those whose applications are turned down? There is also an extensive group

of disabled who by reason of their own assessment of their likelihood of success in applying, or other personal reasons, do not apply for a Disability Pension. It is particularly in these groups that vocational rehabilitation services, in their broadest sense, can be most effective. Unless they can be prepared for employment in keeping with their remaining abilities, poverty is often the result of partial disability.

Projected to the present population, the Canadian Sickness Survey of 1950-51 indicates that, excluding mental illness and retardation and persons in institutions, 1,300,000 Canadians have a permanent physical disability of some degree. 1/ Of these, 570,000 or 3 per cent of the total population have disabilities classified by the Survey as severe or total. Half of this group are in the working age population, 18 to 64 years, where only one in four have earnings from employment.

Although there is no similar measure in Canada of the incidence and prevalence of mental retardation, psychoneurotic and personality disorders, it may be germane to note that of 5,626 cases approved as disabled under the Act from April 1963 to March 1964, 37.1 per cent fell in this category.

Many of these people are incapable of steady employment or are excluded from normal work activity which means normal pay.

Where Canadian sociological studies have been available to compare with the United States statistics, there has often been a marked proportionate agreement.

Since available Canadian statistics are lacking, it may be useful to note that a recent United States national health survey of the Public Health Service found that 43 per cent of all handicapped persons in the labour force have family incomes of under \$4,000 a year, while only 28 per cent of the non-handicapped have incomes that low; 14 per cent of handicapped breadwinners were unemployed compared with 7 per cent of the non-handicapped.

Municipal, and federal supported provincial financial assistance is available in varying amounts to most of the unfortunates as well as vocational rehabilitation services. Old Age Assistance and Mothers' Allowances help some people whose need is caused by disability, but general assistance programs are normally the only help available for the physically or mentally incapacitated. The Unemployment Assistance Act, which excludes federal reimbursements for payment for persons in receipt of Mothers' Allowances (until the Canada Assistance Plan becomes effective) and generally excludes inmates of public or charitable institutions,

1/ Royal Commission on Health Services.

is otherwise often available. Disability benefits under Workmen's Compensation with its financial, medical and rehabilitation provisions are also of great assistance to some, although all provinces limit their payments to 75 per cent of the worker's wage. In many of the accident prone industries, 75 per cent of average daily pay would put a victim with a number of dependents below the poverty line.

The tight limitations on earned income which are a feature of the categorical assistance programs, inevitably have some disincentive effect in cases of serious but not absolute disability. Also, and of equal importance, levels of public assistance are frequently higher than could ever be produced through the earning capacity of the individual. To such individuals, it may not seem worthwhile to make full use of increased capacities developed through the services of rehabilitation agencies such as that under the auspices of the Department of Labour.

In contrast to the means test approach, when the Canada Pension Plan is in operation, almost all members of the labour force will, if they become disabled, be entitled to pensions related to their previous earnings in employment. The Plan's definition of disablement is: "A contributor must be physically or mentally incapacitated to such an extent that he cannot regularly pursue any substantially gainful occupation and the disability must be of such a nature that it is likely to be long continued and of indefinite duration or is likely to result in death".

For most workers, the Disability Pension will be a little greater than the retirement pension payable under the Plan. The latter is 25 per cent of previous earnings. The Disability Pension is a flat rate of \$25.00 per month plus 75 per cent of the retirement pension.

In addition, a disabled contributor is entitled to a flat rate of \$25.00 for each of four children under 18 years of age and one-half that amount for each child above four.

It should be noted, however, that the retirement pension is paid in addition to old-age security for the contributor and, in many cases, his wife. The disability income is therefore appreciably smaller than the income normally available on retirement. While the Canada Pension Plan affords an important protection that has not hitherto been available, it would seem that in most cases the spouse of a disabled person living on the Canada Pension Plan would have to work to make ends meet.

The pension plan will, however, be supplemented by the Canada Assistance Plan. Since this offers payments determined by need and is available on a universal basis, it is a major aid to the disabled who have no other financial resources.

PROFILE OF POVERTY IN CANADA

Problems of Health Among the Poor in Canada

There is more ill health among poor people than rich people. And ill health is one of the reasons why people become poor or stay poor.

The main statistical support for these obvious statements is provided by the Canadian Sickness Survey 1950-51. This massive study examined the ill health, and health care received in relation to it, of a large sample of Canadians across a year long period. Its findings are now out-dated in detail but remain generally valid.⁽¹⁾

Particularly useful to this Profile is the fact that the data were analyzed by family income groups. These groups were:

- (1) Under \$1,500 - low income group
- (2) \$1,500 - \$2,999 - medium income group
- (3) \$3,000 - \$4,999 - high income group (lower)
- (4) \$5,000 and over - high income group (upper)⁽²⁾

Because of changing value of the dollar, these categories should be related to today's conditions. According to D.B.S.⁽³⁾ the period January 1951 to September 1965 prices rose approximately thirty per cent. It would, therefore, seem reasonable to raise these categories by this amount or provide us with income ranges with comparable purchasing power in the mid-1960's. These would be approximately:

- (1) Under \$2,000
- (2) \$2,000 - \$3,899
- (3) \$3,900 - \$6,499
- (4) \$6,500 and over

In the light of present studies regarding the relationship of Canadian income levels to poverty, ⁽⁴⁾ the low income group in the Canadian Sickness Survey spoke of the most deprived poor today.

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- (1) The health care patterns hold generally true, except for hospital service patterns which were shifted by the introduction of federal-provincial care programs in the late 1950's. Numerous and comparable, more recent studies under the United States National Health Survey (on such subjects by income groups as disability days, volume of health care, limitation of activity and mobility), support the validity of the findings noted above of the Canadian Sickness Survey.
 - (2) DBS and National Health & Welfare. "Volume of Health Care for Selected Income Groups". Canadian Sickness Survey, 1950-51 No.9. Ottawa: Queen's Printer, 1956, p.8. While health care by definition was related to individual persons, each person's income group was determined by the total income of the family to which he or she belonged. (Other income group definitions used today.)
 - (3) The price index, 100.0 in 1949, rose from 107.7 to 139.1 during this period.
 - (4) See: Ont. Fed. of Labour. Poverty in Ontario 1964. Toronto, 1964.

That survey described the situation among low income groups in Canada as follows. (5) Canadians in the low income group suffered proportionately from an appreciably greater amount of disabling illness while at the same time receiving a smaller amount of health care than higher income groups. The difference in amounts of disability and care received between the middle and the upper income groups were not as great as the difference between the low and middle income groups.

While 53.7, 55.0 and 61.1 per cent of the higher income groups received health care during the period the survey was held, only 45.3 per cent of low income persons received care. Of any income group, the low income group had the smallest proportion of persons reporting care, except for in-patient hospital care and home nursing services. The number of units of health care per 100 disability days was also smallest for the low income group in all classes of health care, except in-patient hospital care and home nursing services. However, this lower rate of care stands out more forcefully because disabling illnesses struck the low income group more heavily. In this light the findings suggested that, in relation to the care needed, the low income group received the least in-patient hospital care and home nursing services.

If these income groups are analysed by age groups, it is seen that not all age groups in the low income category were equally far behind corresponding age groups at other income levels. Generally children under fifteen in the low income group were the furthest behind their corresponding age group in the higher income levels. Those who were the least far behind were persons over 65 in the low income group; but many of these persons were recipients of public assistance and received health care paid out of public funds. While men of working age in the low income group receive relatively more physician and hospital care per person, the Report reminded us that these men also represented a greater amount of disability, particularly illnesses requiring a great amount of care. It appeared, in relation to the amount and nature of disability that men in this low income group had, they received less care than men of the same age in higher income categories.

With regard to in-patient hospital care and home nursing services, in which the low income group seems to have been reasonably well served, the Survey noted that hospital treatment is the one kind of health care in which there is little choice as to whether to receive care or not. It noted that much of this care was provided free by governments to poor people and this was a factor in its use. (6) Moreover, the large share of home nursing services

- (5) All the data to follow, based on the Survey, are taken from: Canadian Sickness Survey, 1950-51, No. 9. Already quoted. pp. 13-22.
- (6) Regarding current level of health care services provided to public assistance recipients in Canada, see: Dept. of National Health and Welfare. Financing of Personal Health Care for Recipients of Public Assistance 1956-57 to 1963-64 in Six Provinces. Research and Statistics Division Memo. Ottawa: June 1965.

received by the low income group was probably related to the fact that home nursing services were often provided free of charge.

The kind of health care, in which the low income groups were particularly deficient, was dental care. This group also received only a small share of miscellaneous health care, most of which is of an elective nature, and fewer examinations for glasses than those in other income groups.

In summary, the low income group received less health care than higher income groups, although they suffered from more illness in general and although their illnesses tended to be more severe.

Of particular concern is the fact that children of the poor suffer greatly from ill health. This is borne out and stressed by American studies. (7) Moreover, as discussed below, children of the poor run much greater risks of death from illness and disease than do other groups.

It is well known that a crude correlation exists between income level and rate of infant mortality. This correlation applies roughly to the various regions of Canada, as an examination of a table ranking the provinces according to their infant mortality rate and their per capita personal income shows (average 1959-61). (8)

<u>Province</u>	<u>Rate</u>	<u>Province</u>	<u>Income</u>
Ont.	23.5	Ont.	\$1,807
B.C.	24.4	B.C.	\$1,786
Alta.	25.7	Alta.	\$1,570
Sask.	26.1	Man.	\$1,520
Man.	27.4	Sask.	\$1,338
N.S.	29.4	Que.	\$1,311
N.B.	29.7	N.S.	\$1,163
Que.	31.6	N.B.	\$1,031
P.E.I.	32.0	P.E.I.	\$ 961
Nfld.	37.5	Nfld.	\$ 874

(7) See Blanche D. Coll "Deprivation in Childhood: Its Relation to the Cycle of Poverty". Welfare in Review 1965 pp. 3-4.

(8) Royal Commission on Health Services. Vol. I. Ottawa: Queen's Printer, 1964. p. 151.

But the above table does not indicate where the problem is the worst - among Canadian Indians and Eskimos. According to the Commissioner of the Northwest Territories, the Eskimo death rate in 1960 was 21 per 1000, nearly three times the national rate; fifty-five per cent of all Eskimo deaths were infants under one year; the infant mortality rate was 193 per 1000 live births, against a national rate of 27. (9) Even more graphic is a presentation of average age at death in the Yukon and Northwest Territories: (10)

	<u>Yukon</u>	<u>N.W.T.</u>	<u>Canada</u>
Average at death			
Males	44.8	26.0	59.7
Females	32.4	21.5	63.1

Indeed health conditions for the native people of the North are still among the worst in the world.

Compared with conditions in the North, the picture for Canadian Indians as a whole is brighter; but it is not good.

The infant death rate for Indians in 1963, the latest year for which information is available, (11) was 70.4 against an all Canada rate of 26.3. The average age at death was 33.3 for males and 34.7 for females. Expectation of life at birth for Indian men was about nine years less than for Canadian men generally, and was ten years less for Indian women.

A striking indicator of their poor living conditions is the fact that 19 per cent of all Indian deaths are due to pneumonia compared to four per cent for the country as a whole. Similarly, 17 per cent of deaths were due to accidents compared to 8 per cent for the country generally.

The life tables on Indians compared to national tables reveal the increased risk to Indians of dying during the first three years of life. Infant mortality was 2.75 times the national rate. But, while rates are lower, mortality amongst toddlers is

(9) Royal Commission on Health Services Vol. I, p. 222.

(10) Same. Taken from an unnumbered tabulation. p. 223.

(11) Indian Vital Statistics 1963. Memo. Dept. of NHW. 6th page.

about $7\frac{1}{2}$ times greater than amongst Canadian toddlers generally. It is over three times as great among both Indian school children and teenagers. (12) The loss of life in the early years is very high. At the same time, because of high birth rates (40.0 compared to 24.6 in Canada), more than half the total Indian population is under the age of 17 years, and nearly 19 per cent is under the age of five. (13)

The causes of deaths which particularly strike the Indians are the respiratory diseases, especially broncho-pneumonia; tuberculosis; accidents and violence; diseases of early infancy; and diseases of the digestive system, particularly gastro-enteritis. (14) Clearly, much of the disease and death is related to poverty.

Perhaps no more adequate summary of the problems of health and poverty can be given than a statement recently made by Mr. Justice Hall, (15) "... it is incontrovertible that the health status of any given community is good or bad in direct proportion to the economic status of that community, to the social, the housing and the sanitary conditions then and there existing and the welfare services available at any given time. Where slums exist, ill health abounds. Where there is lack of proper sanitary facilities in crowded areas, disease spreads. Where there is poverty, people suffer from lack of the medical, dental and other health services which they need. All surveys show that there is a direct correlation between the quantity of health service asked for and given to those in the low income brackets as compared to the volume of health services asked for and given to persons of more ample means. For any who may doubt this statement, for it is one which is fundamental to a correct approach to any effective health services programme, I urge those doubters to study the report of the United States National Health Survey or the Canadian Sickness Survey of 1950-51. Poverty and disease have been inseparable scourges down the centuries."

(12) Same. p. 1.

(13) Same. p. 1.

(14) Same. pp. 2-5.

(15) Justice Emmett M. Hall. A Health Charter for Canada. Paper delivered to the Community Welfare Planning Council of Greater Winnipeg. January 4, 1965. p. 1.

PROFILE OF POVERTY IN CANADA

Housing Need

Houses can be inadequate in a number of different ways. The house may be too small for the number of people in it to live in ways which would be generally acceptable. The house may be in a location that is dangerous to health or denies the family normal amenities. The structure itself may be sub-standard. Or it may lack adequate light, heat or plumbing.

A comprehensive measure of housing need would estimate the extent to which people live in homes that are inadequate, for one or more such reasons, because they are unable to pay for an acceptable standard of accommodation.

Obviously no such estimate can be made in precise terms and on standards which would command general agreement. There are, however, a number of indications of the order of magnitude of housing need.

Crowding

The amount of space that a household needs varies a great deal according to the age and sex and the nature of the relationships of the people making up the household. Moreover, the only statistics relate not to space as such but to the number of rooms.

The average number of persons per room in Canada at the time of the Census in 1961 was 0.74. This average corresponds to a family of five persons - say, the parents and three children living in a 7 room dwelling, consisting perhaps of 4 bedrooms, a living room, a dining room and a kitchen. It would appear that people choose at least that much space if they can afford it.

However, the variations from the average are wide. Out of 4.5 million occupied dwellings in Canada in 1961, approximately one third contained two or more rooms per person. At the other extreme, more than one per cent of all occupied dwellings - some 60,000 units - provided only half a room, or less, per person; that is, there were two or more persons per room. There were also approximately 690,000 occupied dwellings, or 15 per cent of all occupied dwellings in Canada, where there were more than one, but less than two, persons per room.

There is obviously a fairly close link between crowded dwellings and income. In the 1961 Census analysis of family households by size of family income, there were 765,882 of these families earning less than \$3,000 per year out of a total of 3.5 million. In this group earning less than \$3,000 per year, the number of families where there were more than one person per room was 271,483, or slightly more than one third of the group.

By contrast, in the \$6,000 and over income category, which included approximately 1.6 million families, only some 18 per cent lived in dwellings where there was more than one person per room.

Living Arrangements of the Canadian Population in 1961

Husbands and wives living together with or without their children constitute approximately 82 per cent of the total Canadian population. The remaining 18 per cent is made up of heads of broken families and unattached individuals. If we classify these groups by age categories, husbands and wives living together form the overwhelming majority in the middle age groups. As one might expect, heads of broken families and unattached individuals account for more than half of the elderly. Almost half of the broken families in Canada have earnings of less than \$3,000 per year while only one fifth of husband-wife families earn less than \$3,000 a year.

Among all husband and wife families, 4.6 per cent were without their own households in 1961; the rate of doubling-up was highest in the youngest age groups and among the aged.

The rate of doubling-up among broken families was 17.1 per cent; among the younger age group this rate was 71.4 per cent, and 7.4 per cent among the aged.

Among unattached individuals, of whom 26 per cent were heads of non-family households, there was a similar situation; 92.7 per cent of the young age groups and 57.4 per cent of the aged lived in shared accommodation.

Two-thirds of all the families who were not maintaining their own households were sharing dwellings with relatives. The sharing of dwellings with relatives, although more frequent among the aged, was also quite high among the younger broken families.

Condition of the dwelling stock in Canada in 1961

The Census defines dwellings in need of major repairs as those in a seriously run-down or neglected condition with one or more major structural deficiencies. Dwellings in need of minor repairs are defined as those which were free of major structural deficiencies but presented a run-down or neglected appearance because of a lack of normal maintenance.

The 1961 Census reported that 255,414 dwellings, or 5.6 per cent of the total, were in need of major repairs. More than half of these dilapidated units were in urban centres even

though they constituted only 4.1 per cent of all occupied dwellings in the same urban centres.

In rural districts 9.4 per cent of all occupied dwellings, or approximately one in every ten housing units, were in need of major repairs.

In city suburbs 2.8 per cent of dwelling units needed major repairs, as compared to 3.8 per cent in the central parts of cities. Further, the 96 census tracts in which the proportion of dilapidated dwellings was over 10 per cent contained one-third of all dwellings in need of major repairs in the central areas of cities; these same census tracts represented less than 9 per cent of the housing stock of all metropolitan cities.

One out of every ten dwellings in metropolitan cities lacks adequate plumbing. These dwellings show a heavy geographical concentration. In 20 census tracts, for example, half of the dwellings lacked adequate plumbing.

Age of Structure

The condition of dwellings is closely related to their age. More than half of all dwellings in need of major repairs, and more than 40 per cent of all dwellings without adequate plumbing facilities, were built before 1920. Conversely, a tenth of the dwellings built before 1920 were dilapidated; 6.0 per cent of dwellings erected in the inter-war period, and 2.2 per cent of dwellings completed since the end of World War II, were in need of major repairs.

The relationship between age and poor standards is geographically consistent: the percentage of sub-standard housing units declines with the age of structure in each metropolitan area. Within the boundaries of the central cities of metropolitan areas, census tracts with a high proportion of sub-standard dwellings also have a high percentage of dwellings built before 1920.

Problems of the Aged

In 1961, there were nearly 280,000 non-farm household heads over 65 years of age who had annual incomes of less than \$1,000. (1)

Among the dwellings occupied by heads of households of 65 years of age and over, nearly 200,000 were not equipped with their own flush toilet and a little more than 220,000 dwellings of this group had no bath or shower.

(1) Submission to the Special Committee of the Senate on Aging.
Central Mortgage and Housing Corp. October, 1964.

It will be noted that these numbers take no account of the 350,000 unattached older persons who shared someone else's dwelling; most of these persons had an annual income of less than \$1,000.

The Problem of Indian Housing

Statistical information pertaining to the 26,000 dwellings in which Indians are housed in Canada provides a profile of Canadian housing which can only be characterized as one of urgent need.

As an indication of crowding, a study by the Indian Affairs Branch in 1962 showed that Indian family dwellings of three rooms or less constituted 57 per cent of all Indian dwellings as compared to 11 per cent for Canada. Only 30 per cent of Indian houses had indoor running water and a mere 9 per cent were equipped with an indoor toilet. In other words, much of present housing for Indians is grossly sub-standard.

The extent of the need

The various indicators of housing inadequacies overlap in some measure. An over-crowded home may also be a structurally deficient home. Many of the 250,000 homes in need of major repairs could be brought to an acceptable standard. Of the 250,000 families not maintaining their own households, not all are low income people acting from economic necessity.

Nevertheless, despite all the qualifications that have to be made, there is a clear indication that the shortage of acceptable dwellings is some hundreds of thousands. It cannot be put at less than 300,000 units. It may be judged to be much more.

Meeting the problem

Those who are now ill-housed can get better dwellings in two ways.

- (1) They can get it by the so-called filtering process, that is, when housing is vacated by higher income groups moving to better or newer buildings. The housing made available by filtration can help meet the housing deficit only if it is in reasonable condition, and only if its cost is low enough to be within reach of the poor. The price of the housing is of course affected by the number of buildings on the market and by the availability of subsidized public housing.

- (2) They can get it through the public construction of new units or the public acquisition and improvement of existing accommodation for direct allocation to lower income people at subsidized rents. Public housing in Canada has thus far made a relatively small contribution to the amelioration of housing conditions among the poor. Only about 22,000 public housing units have in fact been provided during the past 15 years, and a further 30,000 low rent dwellings have been provided under private sponsorship.

Reliance on the filtering process and the private market distribution of dwelling space tends to increase the real costs to the economy in the sense that a greater total value of new housing must be provided than is actually required to bring the poorly housed people up to a satisfactory standard. On the other hand, the public allocation of dwelling space directly to lower income people involves subsidies, and increases the transfer payments necessary to effect the desired improvement in low income housing standards. There is a wide range of choice in public policy on the relative mix of the two techniques. So far the amount of public housing in Canada is very small in relation to the extent of housing need. It would appear that a considerably increased use of the subsidy technique is inevitable, if the problem is to be solved. Under even the most utopian circumstances the private market could not yield adequate accommodation at total costs - including tax and upkeep costs - which would make it acceptable to people at very low income levels.

Selected definitions from the Census

- Dwelling: For census purposes, a dwelling is a structurally separate set of living quarters, with a private entrance either from outside or from a common hall or stairway inside the building.
- Family: In the census, a family consists of a husband and wife (with or without children who have never married) or a parent, with one or more children never married, living together in the same dwelling. Adopted children and step-children have the same status as own children and, in fact, a family, for census purposes, may comprise a man or woman living with a guardianship or ward under 21 years of age.
- Head of family: Census rules for determining the head of family are similar to those for head of household. For families with both husband and wife present, the husband is considered as "head", and for families consisting of a parent and son or daughter, the parent is designated as "head", regardless of age or dependency.
- Household: As defined in the census, a household consists of a person or group of persons occupying one dwelling. It usually consists of a family group, with or without lodgers, employees, etc. However, it may consist of a group of unrelated persons, of two or more families sharing a dwelling, or of one person living alone. Every person is a member of some household.
- Head of household: In general the person chiefly responsible for the maintenance of the household is normally considered as "head". For all households consisting of a married couple, the husband rather than the wife is always designated as "head"; for households consisting of a parent and a son or daughter of single status, the parent rather than the child is designated as "head" regardless of age or dependency.
- Bath and toilet facilities: Running water: Refers to water which is piped inside the dwelling and controlled by a tap. Bath or shower: Refers to installed bath or shower facilities operated from a piped water source and controlled by a tap and drain. Flush toilet: Refers to a flush toilet located inside the building, not necessarily inside the dwelling. "Exclusive use" refers to use by members of one household only.

Income: All persons 15 years of age and over residing in sample households were asked to report total income received from each of the sources listed below for the twelve-month period ending May 31, 1961, or if this figure could not be provided, for the calendar year 1960.

The sources were:

- (a) gross cash wages, salaries, commissions and tips (before deductions for income tax, pensions, unemployment insurance, etc.);
- (b) net income (gross income less operating expenses) received from own business or from a professional practice, but exclusive of net income earned from operation of a farm;
- (c) family allowances;
- (d) old-age assistance and old-age security payments;
- (e) other government transfer payments, e.g., unemployment insurance, workmen's compensation, veterans' pensions and allowances, disability pensions, mothers' allowances, etc.;
- (f) retirement pensions;
- (g) bond and bank interest and dividends;
- (h) other investment income, e.g., net rents, mortgage interest, estate income, etc.;
- (i) all other money income, e.g., annuities, income from roomers and boarders, alimony, etc.

For family households total income shown is the total income of the head of household and the head's family. The family of the head of household consists of the wife (where present) and any unmarried children resident in the household. For non-family households the total income shown is the total income of the head of household only. For both family and non-family households total income measured is not necessarily the total income of the household as there may be other persons resident in the household whose income was not included.

Tenure: A dwelling is classified as "owned" (even though mortgaged) if it belongs to some member of the household; otherwise, it is classified as "rented", whether or not a specified rent is paid.

Condition of dwelling:

A dwelling is classified as in good condition if, regardless of age, the enumerator considered it to be sound and free from defects; in need of minor repair if it had no major structural deficiencies but presented a run-down or neglected appearance due to lack of normal maintenance; and in need of major repair if it were in a seriously run-down or neglected condition and showed one or more major structural deficiencies.

References

- (1) O.J. Firestone, Residential Real Estate in Canada: University of Toronto Press: 1951, p. 196.
- (2) Submission to the Special Committee of the Senate on Aging. Central Mortgage and Housing Corp. October, 1964.
- (3) Statistics

All of the statistical data presented in the paper was taken from the 1961 Census Series:

- 1) Population Sample Series
- 2) Households and Family Series
- 3) Housing Series

A selected number of tables are based on information provided in the Canadian Housing Statistics publication from Central Mortgage and Housing Corp. Ottawa.

Low-Income Housing

Public housing (1950-1965)

- Full recovery projects	4,304 units		
- Subsidized projects	9,691 units	sub total	13,995 units

Limited dividend (1946-1964)

- Low income	25,408 units		
- Old people	9,781 units	sub total	35,189 units

Grand total 49,184 units

In 1964	- Limited dividend loans	1717 units
	Loans to non-profit corporations	144 "
	Loans for public housing projects	40 "
	Federal-Provincial Public Housing	518 "
	Total	<hr/> 2,419 units

Non-family households by size of total
income of head indicating density of
crowding by the number of persons per room

	<u>Total</u>	<u>One or more persons per room</u>
Total	551,287	156,447
Without income	26,217	9,258
Less than \$1,000	157,877	49,275
\$1000 - 1,999	112,150	34,431
\$2,000 - 2999	82,382	20,679
etc.	74,146	16,477
-	41,343	9,598
\$5,000 - 9,999	47,841	12,682
\$10,000 and more	9,331	4,047

Occupied dwellings by number of persons per room, for provinces,
rural farm, rural non-farm, and urban size groups, 1961.

Locality	Total	Number of persons per room					Average number of persons per room
		0.5 or less	0.6-1.0	1.1-1.5	1.6-2.0	2.1-2.5	2.6 or more
CANADA.....	4,554,493	1,527,339	2,276,212	533,287	157,660	28,314	31,681
Rural.....	1,274,025	443,889	553,051	171,248	66,487	15,740	23,610
Farm.....	449,553	157,915	201,006	60,504	21,251	4,560	4,317
Non-farm.....	824,472	285,974	352,045	110,744	45,236	11,180	19,293
Urban.....	3,280,468	1,083,450	1,723,161	362,039	91,173	12,574	8,071
100,000 and over..	2,089,070	685,464	1,132,211	211,498	50,139	6,028	3,730
30,000-99,999....	428,247	132,644	222,943	55,433	14,239	1,976	1,012
10,000-29,999....	262,358	85,473	133,420	32,945	8,268	1,392	860
5,000-9,999.....	149,476	51,030	73,331	18,701	5,094	843	477
Under 5,000.....	351,317	128,839	161,256	43,462	13,433	2,335	1,992
							.74
							.75
							.73
							.77
							.73
							.72
							.75
							.74
							.73
							.72

Family households by size of total
income of head indicating density of
crowding by the number of persons per room

	<u>Total</u>	<u>One or more persons per room</u>
Total	3,504,692	1,203,747
Less than \$1000	135,149	46,173
1000 - 1999	274,327	86,215
2,000 - 2,999	356,406	139,095
-	526,881	217,680
-	585,265	238,292
-	491,967	181,672
-	346,553	107,817
-	239,523	65,803
8,000 - 9,999	261,005	65,380
\$10,000-14,999	194,416	41,854
\$15,000 +	93,200	13,766

PROPORTION OF DOUBLED-UP FAMILIES SHARING DWELLINGS WITH RELATIVES - 1961

Age of Head	Husband-wife Families	"Broken" Families
	Percent	
Under 25	66.8	73.1
25-34	63.1	71.3
35-44	63.2	63.3
45-54	61.5	63.1
55-64	64.4	70.8
65 and over	78.4	84.0
TOTAL	65.5	70.0

Condition of the Dwelling Stock - 1961

Total Income of families or Heads of Households.	In Good Condition	In need of Minor Repair	In need of Major Repair	Total
Under \$1,000	58.0	28.9	13.1	100.0
1,000 - 1,999	61.6	28.0	10.4	100.0
2,000 - 2,999	65.6	26.0	8.4	100.0
3,000 - 3,999	70.8	23.1	6.1	100.0
4,000 - 4,999	76.3	19.5	4.2	100.0
5,000 - 9,999	84.5	13.2	2.3	100.0
10,000 & over	91.7	7.3	1.0	100.0
Total :	68.0	26.6	5.4	100.0

LIVING ARRANGEMENTS OF THE POPULATION - 1961

	Total	Age					
		Under 25	25-34	35-44	45-54	55-64	65+
Husbands and wives living together	7,600,052	567,790	1,934,301	1,997,089	1,501,716	915,268	683,888
Heads of "broken" families	347,418	12,503	37,213	64,182	75,210	60,100	98,210
Unattached individuals	2,513,640	450,697	509,593	328,614	301,578	314,102	609,056
Children at home	7,777,137	7,777,137	-	-	-	-	-
TOTAL	18,238,247	8,808,127	2,481,107	2,389,885	1,878,504	1,289,470	1,391,154

Percentage Distribution

[illegible]

CROWDING OF SOCIAL GROUPS - 1961

	Total	Age					
		Under 25	25-34	35-44	45-54	55-64	65 and over
1. Husband-wife families							
TOTAL	3,800,026	174,574	920,871	989,141	792,269	505,109	418,062
Not maintaining own households	176,342	31,054	66,411	30,668	16,186	11,938	20,085
%	4.6	17.8	7.2	3.1	2.0	2.4	4.8
2. "Broken" families							
TOTAL	347,418	12,503	37,213	64,182	75,210	60,100	98,210
Not maintaining own households	59,573	8,931	15,478	13,493	9,184	5,183	7,304
%	17.1	71.4	41.6	21.0	12.2	8.6	7.4
3. Unattached individuals							
TOTAL	2,513,640	450,697	509,593	328,614	301,578	314,102	609,056
Not maintaining own households	1,859,188	417,870	446,057	262,959	203,779	178,766	349,757
%	74.0	92.7	87.5	80.0	67.6	56.9	57.4

CROWDING OF FAMILIES - 1961

Age of Head	"Crowded Families"					"Uncrowded" families	Total families
	Not maintaining own household	Multi-family households	Sub-Total	With lodging individuals	Total		
Under 25	39,985	3,129	43,114	11,073	54,187	132,890	187,077
25-34	81,889	28,056	109,945	89,703	199,648	758,436	958,084
35-44	44,161	31,832	75,993	125,514	201,507	851,816	1,053,323
45-54	25,370	37,204	62,574	117,687	180,261	687,218	867,479
55-64	17,121	33,831	50,952	73,165	124,117	441,092	565,209
65 and over	27,389	31,651	59,040	54,629	113,669	402,603	516,272
TOTAL	235,915	165,703	401,618	471,971	873,589	3,273,855	4,147,444

Percentage Distribution

Under 25	21.4	1.7	23.1	5.9	29.0	71.0	100.0
25-34	8.5	2.9	11.4	9.4	20.8	79.2	100.0
35-44	4.2	3.0	7.2	11.9	19.1	80.9	100.0
45-44	2.9	4.3	7.2	13.6	20.8	79.2	100.0
55-64	3.0	6.0	9.0	12.9	21.9	78.1	100.0
65 and over	5.3	6.1	11.4	10.6	22.0	78.0	100.0
TOTAL	5.7	4.0	9.7	11.4	21.1	78.9	100.0

Proportion of Dwellings in Need of Major Repair - 1961.

Total Income of Families and heads of non-family households.	Owner-Occupied (1)		Rented		ALL HOUSEHOLDS
	Family Households	Non-Family Households	Family Households	Non-Family Households	
	PER		CENT		
Without Income Under \$1,000	} 11.5	10.7 13.7	} 16.3	9.1 13.5	} 13.1
1,000 - 1,999	9.5	7.9	14.8	8.4	10.4
2,000 - 2,999	7.5	6.1	11.2	5.0	8.4
3,000 - 3,999	5.2	6.2	7.5	4.4	6.1
4,000 - 4,999	3.5	4.2	5.3	3.2	4.2
5,000 - 5,999	2.4	} 2.6	4.0	} 1.6	} 2.2
6,000 - 6,999	1.7		3.2		
7,000 - 7,999	1.4		2.5		
8,000 - 9,999	1.1	} 1.6	2.2	} 1.0	} 1.0
10,000 - 14,999	0.8		1.8		
15,000 & over	0.5		2.5		
total	3.9	9.3	6.6	6.9	5.9

1) Excludes owner-occupied dwellings other than single-detached.

DWELLINGS IN NEED OF MAJOR REPAIRS - 1961

Age of Head	All Dwellings	In Need of Major Repairs	Per Cent
Under 25	179,714	11,235	6.3
25 - 34	938,335	49,295	5.3
35 - 44	1,072,098	56,406	5.3
45 - 54	936,571	51,234	5.5
55 - 64	680,983	38,152	5.6
65 and over	746,792	49,092	6.6
65 - 69	266,087	15,868	6.0
70 and over	480,705	33,224	6.9
TOTAL	4,554,493	255,414	5.6

AREAS OF POOR HOUSING - 1961

(Based on more than 10% of Dwelling Stock in Need of Major Repairs in 1961)

	CITY	Census Tract No.	Dwellings In Need Of Major Repairs %	APPROXIMATE LOCATION
1	Halifax	4	38.3	Waterfront, from Morris to North.
2	"	5	27.7	"
3	"	3	12.3	"
4	St. John's	12	20.2	Waterfront, le Marchant Rd., Sudbury St., City Limit
5	"	7	12.1	"
6	Saint John	1	53.9	Courtenay Bay, Wright, Rockland, Main, Harrison,
7	"	6	16.0	Carleton, Union.
8	"	7	14.4	"
9	"	12	39.5	"
10	"	8	31.5	"
11	"	5	18.8	Courtenay Bay, Harbour, Mechlenburg
12	"	17	14.6	Harbour, Market Place, Tower.
13	"	14	10.9	Adelaide, Millidge, Spar Cove.
14	Quebec	6	10.2	St. Charles River, Dorchester, St. Patrice, Gauvreau
15	"	24	12.3	"
16	"	25	10.7	"
17	"	2	15.5	Harbour
18	Montreal	61	26.5	Ste. Marquerite, C.P.R. Line, Craig, McGill, Canal
19	"	62	22.3	Lachine.
20	"	63	21.7	"
21	"	65	12.0	"
22	"	69	16.8	"
23	"	70	26.0	"
24	"	71	21.5	"
25	"	72	11.2	"
26	"	73	12.9	"
27	"	75	11.3	"
28	"	38	18.2	Sherbrooke, Papineau, Ste. Catherine,
29	"	39	16.9	Amherst, Craig, Peel.
30	"	40	18.7	"
31	"	45	14.4	"
32	"	50	13.0	"
33	"	53	13.3	"
34	"	54	12.7	"
35	"	55	24.0	"
36	"	56	13.3	"
37	"	133	22.5	St. Laurent, Mount Royal
38	"	134	19.1	"
39	"	136	14.9	"
40	"	137	18.0	"
41	"	156	19.7	Mount Royal, Papineau
42	"	18	12.2	St. Laurent River, Adam Street
43	"	29	11.1	Sherbrooke, D'Iberville, Ontario.
44	"	68	10.2	Canal Lachine, Centre.
45	"	41	25.1	Papineau, Ste. Catherine
46	"	226		St. Hubert, C.N.R.

	CITY	Census Tract No.	Dwellings In Need Of Major Repairs %	APPROXIMATE LOCATION
47	Hamilton	62	12.1	Hamilton Harbour, Lake Ontario.
48	"	17	12.4	King, Wellington, Railway
49	"	20	13.1	Wellington, Cannon, Wentworth, Main
50	Sudbury	11	12.7	Hydro Power Line, Capreol, C.N.R. Lloyd, Notre
51	"	12	10.5	Dame, Kathleen.
52	"	13	10.1	"
53	Windsor	11	25.2	Detroit River, Caron, Wyandotte.
54	"	8	15.6	"
55	Toronto	31	13.4	Dovercourt, Front, Parliament, Dundas.
56	"	46	12.3	"
57	"	49	12.1	"
58	"	59	19.8	"
59	"	60	14.3	"
60	"	61	11.8	"
61	"	63	21.3	"
62	"	73	51.5	"
63	"	103	17.0	Eastern, Parliament, Queen.
64	"	117	16.0	"
65	"	101	12.4	"
66	"	56	12.6	Bathurst, Bloor, Spadina
67	"	134		Lake Ontario, Eastern Ave,
68	"	96	10.3	Parliament, Bloor, Church, Wellesley
69	Ottawa	50	17.7	Richmond, Bakers Creek, Ottawa River
70	"	32	14.8	Ottawa River, Bronson, Albert.
71	"	4	11.2	Ivy, City Limits.
72	London	8	13.2	Central, Waterloo, Wellington, Thames River, Adelaide.
73	"	15	11.3	"
74	"	35	16.2	Wellington Rd., Port Standey, Railway
75	Winnipeg	19	30.7	Burrows, Notre Dame, Red River.
76	"	18	27.7	"
77	"	20	21.6	"
78	"	10	20.4	"
79	"	5	20.1	"
80	"	11	18.4	"
81	"	22	16.8	"
82	"	4	12.7	"
83	"	23	12.2	"
84	"	15	11.9	"
85	"	12	11.3	"
86	"	9	10.4	"
87	Calgary	11	20.6	Elboro River, 2nd St., C.P.R., 8th St., Bow River,
88	"	10	10.6	Boro River.
89	Edmonton	20	19.8	82nd Ave., 109th St., 116th St., C.N.R., 105th St.,
90	"	23	14.4	Saskatchewan River, 101th St.
91	"	19	11.4	"

	CITY	Census Tract No.	Dwellings In Need Of Major Repairs %	APPROXIMATE LOCATION
92	Vancouver	6	29.6	Burrard St., Broadway, Victoria Drive.
93	"	50	24.3	"
94	"	5	20.2	"
95	"	8	12.0	"
96	"	13.	11.6	"

Dwellings Without Exclusive Use of Bath or Shower - 1961.

(Per Cent)

	Without Running Water	With Running Water		Total Without Exclusive Use Of Bath or Shower
		No Installed Bath	Shared Use of Bath Facilities.	
Central cities of metro areas.....	3.4	32.3	64.3	100.0
Suburbs	23.6	50.5	25.9	100.0
Other Urban	22.1	56.5	21.4	100.0
Rural Non-Farm	63.3	34.9	2.0	100.0
Farm	66.0	32.5	1.5	100.0
CANADA	47.4	38.4	14.1	100.0

Census Tracts By Proportion of Dwellings Lacking Exclusive Use of Bath or Shower.	Census Tracts		Share Of Occupied Dwelling Stock %	Share of Stock of Dwellings Lacking Exclusive Use of Bath or Shower %	Share of Stock of Dwellings Lacking Exclusive Use of Flush Toilets %
	No.	%			
50% or more	20	2.3	1.9	10.5	6.0
40 - 49 %	27	3.2	2.5	10.5	6.1
30 - 39 %	52	6.1	4.9	16.2	11.8
20 - 29 %	80	9.4	8.2	19.4	17.0
10 - 19 %	148	17.3	17.5	23.0	22.7
Less than 10 %	528	61.7	65.0	20.4	36.4
All Census tracts in Metropolitan Cities.	855	100.0	100.0	100.0	100.0

PROFILE OF POVERTY IN CANADA

The Role of Attitudes in the Development and Perpetuation of Poverty

It is almost impossible to isolate the role of attitudes in the creation and perpetuation of poverty. Attitudes are important in any aspect of poverty, but particularly as one approaches the point where poverty is "a persistent way of life passed down from generation to generation, which carries definite social and psychological consequences for those who are caught in it".¹ A study of social stratification by Davis, Gardner and Gardner emphasized that not income structure, but shared beliefs and behaviour patterns, determined the hierarchy of social relationships in "Old City". These shared beliefs and behaviour patterns which make up the way of life for "the poor" mould their attitudes both towards themselves and towards society in general.

An attitude may be defined as "the predisposition of the individual to evaluate some symbol or object or aspect of his world in a favourable or unfavourable manner."² Specific attitudes have been at one time formed in response to a particular need. Thus the attitudes of individuals are created both by their own experience in growing up, and by an exposure to a culture common to a larger group or community. It is with these common attitudes that we are here concerned.

A young man's attitude towards moving to another province to find work, of course, differs from those of a father of five children or a grandfather who has little motivation to move at all. In the earlier days of Canadian settlement, the poor young man or woman in a relatively mobile society might contemplate the break with his family and its circle in the attempt to rise to higher economic and social heights. The family, especially if they were new immigrants, encouraged the break; they might then enjoy the full life of the new world through their children's success. The state of education made the process easier than it is today, for determination and luck were then often a substitute for the long years of schooling now separating the privileged from the underdog. Not many company presidents start as shoe-shine boys, and the poor know it. Being harder to join the rich, it may seem easier to fight them, or at least to ignore them. For the Canadian who is both young and poor, there may be less temptation to reject his family than to reject the whole society that seems to have caught him. Despite the substantial progress in rehabilitation, as well as penal reform, the solution of this young Canadian's plight is still hampered severely by the whole range of attitudes which mysteriously separates him from those who want to help.

A young woman who sees her future as marriage and motherhood may not worry unduly about her lack of marketable skills. She may well assume that her social and economic horizons

are as limited as the young man's, and she is just as reluctant to risk the rebuffs of the middle classes. Thus her motivation towards more education and other means of self-improvement is far from strong. More likely, her attitudes may lead her to become one more factor solidifying the culture of poverty.³

Families of different ethnic backgrounds have different attitudes towards such things as geographic mobility, the position of women and the degree to which they feel the government should become involved in the economic system. Patterns of child-rearing are affected both by ethnic and by economic culture. In Canada, the immigrant family is not the family of second generation poverty. Demographic surveys in Montreal have shown how these immigrants move rapidly from "poor" areas to "better" locations "across the tracks". John Porter, in his recent book, "The Vertical Mosaic",⁴ describes poverty and lack of mobility as a problem of those people belonging for generations to the "Charter groups" of Canada.

The situation of the Indians and Eskimos presents a tragedy of isolation whose importance goes beyond these relatively small groups. If more were known about the attitudes of society in general, it might be found that the Indians and Eskimos are a sort of distillation of the problem of ethnic separation. Geography and national policy encouraged the physical separation of these groups from the national mainstream. The system of reserves, whether actual or virtual, was bound to create attitudes of mutual suspicion based partly on mutual ignorance and partly on economic self-interest. These people were useful to the whites as the labour force of the fur industry, but they were not given the opportunity to compete with the whites on their own terms. When the fur trade changed, they slid into a backwater which was never a traditional life, and not the life of middle class whites. The every action of the whites became suspect, often with reason. When, in more recent times, there has been something approaching a national conscience worried about Indians and Eskimos, the motives of even the most well meaning whites are often questioned. The Indians, the Eskimos or the Metis did not generally try to meet the white on his own terms, for the odds were heavy. They retreated behind barriers which modern Canada has inherited.

Meanwhile, other Canadians developed deep prejudices about native people; if these prejudices were not as vicious as in foreign scenes of racial discontent, they still reflected a situation far from easy acceptance. Even in times of greatest demand for heavy labour, the Indians and Eskimos were bypassed in favour of immigrants who seemed easier to understand. Both industry and labour shared the suspicions, though possibly for different reasons, and helped create that high wall of misunderstanding which today separates the Indian and Eskimo poor from Canadian society in general. No injection of social capital to alleviate physical suffering is likely alone to solve that particular problem of poverty.

Another important factor in the formation of attitudes concerns religion. However, both the direction and the weight of its influence on the attitudes of, and to, the poor have varied so much, among different groups and at different times, that any generalizations about it are unlikely to be necessary to the development of anti-poverty programs.

The poor are not a homogeneous group. Many factors have contributed to the formation of their attitudes, but their poverty unites them. If they exist as a culture, it is because there has been the one uniting factor of their reaction to an alien middle class culture. It is a love-hate relationship which often emerges in passive acceptance. That is, the inherent conservatism of the very poor -- to a degree that may be equalled only by the very rich -- has led in many respects to an acceptance of that culture above them. The impetus to change, the demand for social action, the call to break down social barriers come usually not from the poor, but from the conscience of the relatively well-to-do. This essential fact gives Canadian society much of its present kind of stability. It sometimes gives the reformers acute frustration.

The experience of the poor with the wider society depends largely on the attitudes of society towards them. The understanding of middle-class attitudes is therefore of equal importance in studying the relationship of attitudes to poverty. To what extent have these attitudes arisen because of experience with the poor? To what extent do these attitudes influence the relationships of the poor to the general society and thus limit the opportunities of the poor, and keep them poor?

In his study of "The Road", Alexander Leighton found that outside society looked at this particularly impoverished community with disdain and distrust: "Attitudes of this kind put innumerable limitations on the people of the Road, making it difficult for them to obtain work, form friendships and find mates." ⁵ The attitudes or prejudices of the general society are seldom formed from immediate personal experience with individuals who are poor. Instead they spring from observation of outward symptoms or from generalizations. What has been true in its own experience, the middle-class feels, must be true for the poor. If a man fails to make a successful livelihood it must be because of his own laziness, or other character weakness. The general society does not conceive of the interplay of forces which moulds a life and the differences in advantages which are present from the beginning for those who are poor and for those who will live in reasonable comfort. No distinction is made by society between different categories of the poor. They are all "undeserving" or "unfortunate", and as such considered "en masse".

This attitude of the general society has changed very slowly through the years. In simple societies where primary, face-to-face relationships predominated, man felt a responsibility for those in his community who failed in the hunt or whose crops were damaged by storms. With the industrial revolution this feeling of group responsibility disintegrated. Man became a face in the crowd and his own keeper. Charity ran from the rigors of the work-house to paternalism at its cloying worst. The idea that all men had a right to a share in the benefits and responsibility of society evolved slowly. Even today the manifestations of this idea are often regarded as dangerous radicalism. While it is respectable to help the poor in their suffering, social action to remove the suffering by the adjustment of society is inevitably controversial.

Lately, however, such an objective has become more than usually, a rallying cry among an articulate section of the younger generation. It is a cry little heard or understood, even though the higher age groups are anxious, as never before, to help the poor. The young radicals argue that the anxiety to help -- it takes the form of traditional charity -- merely helps fix society in its present unjust moulds, and deters the kind of community action which could end poverty once and for all. Sometimes it may seem about as easy to sell this idea to the rich as to the poor.

As for the poor "if the upper classes monopolize the means of communication and fill the mass media with the idea that all those at the bottom are there because they are lazy, unintelligent, and in general inferior, then these appraisals may be taken over by the poor and used in the building of an image of their selves".⁶ Countless experiments and observations by social psychologists have proved how individuals act in a manner expected of them, and value themselves as society seems to value them. An unhappy example is the experiment done by the Clarks where negro children were shown to prefer white dolls to coloured ones. Their self-evaluation is obviously a reflection of the 'values' of the general society.

The poor feel inferior and incapable of improving their position in life; they feel alienated from society but their physical plight is not acute enough to encourage recourse to violent political action. Therefore, a self-perpetuating and vicious circle is often established. Society rejects the poor, holds them apart and prevents them, either directly or by its general attitude towards the change of economic and social institutions, from crossing into regions of prosperity. In turn, because of their poverty, the poor develop adjustments to their environment which contribute equally to this vicious circle and prevent them from taking advantage of opportunities for individual development. Some of these adjustments have been listed by Dr. H. Form in a table drawn up to show characteristics of low-status groups and how they differ from those of middle-class status groups who participate more successfully in the economy.

VALUES OF LOWER- AND MIDDLE-STATUS GROUPS ⁷
(ON ITEMS RELEVANT TO HOUSING)

Items	Lower-Status Groups	Middle-Status Groups
1. Formal organization	Few in number; low reliance on, and confidence in, organization	Greater in number; more confidence in organization <u>per se</u>
2. Authority	Suspicion and indifference	Identification and ingratiation
3. Informal associations and friendships	Accepted, great reliance	Often valued in terms of life or career goal
4. Life plan	Casual, day-to-day, unfocused	Focused, central, long term, individualistic
5. Kinship outside immediate family	Strong and central	Subsidiary
6. Privacy and order	Lower value in general	Higher value in general
7. Child rearing	Traditional and somewhat autocratic	Conscious and attempted equalitarianism
8. Property	Lower value and regarded primarily as a means	Higher value and an end in itself
9. Housing	Rental	Ownership (esp. urban)

The "casual, day-to-day, unfocused life plan" of the lower-status groups is reflected in their attitudes towards the future, towards education for their children, towards savings and towards any kind of mobility or change. Their suspicion of authority and organizations through their alienation from them prevents these groups from taking advantage of formal programs or assistance. All these attitudes are interlinked and interwoven. They cannot be singled out and described in independence of each other. Programs which seek to change attitudes will not succeed unless they are able to understand this inter-relationship. A training program which might provide an avenue for upward mobility may fail because, even if it is successful in attracting individuals with its goal, it does not understand the language of the poor. In Canada today, the trainee may not be as separated from middle class respectability as Eliza Doolittle was, but the gulf is real. It is expressed less in accent than in syntax. Heredity in Canada may not be as long established as in the society of Shaw, but the conventions of suburbia can be almost as harsh and exclusive

as those embodied in Henry Higgins. The class above can be as unassailable as city hall, and not worth fighting.

If the changes brought about in individuals' behaviour do not harmonize with other aspects of their life, the group or community will not be prepared to give support or encouragement. It is even likely that an individual's attempts to change might be considered 'climbing' and therefore be open to severe disapproval by his peers. The attitudes of poor individuals are determined by those of their group and can be changed only so far as these are changed together. It is an unhappy man who loses his old place in society without gaining a new one. Canadian Indians know that.

How can those wishing to bridge the gulfs surrounding the poor alter these inter-linking attitudes? It could be that in a particular situation the change of one social or economic factor would be sufficient to precipitate a chain reaction resulting in the change of many attitudes by poor and affluent alike. Such a key could be found only by work at the community level. Community development includes the building of new forms of institutions which originate in the needs of the poor. Solutions must relate to what they feel is possible for them to achieve, given their present lack of self-confidence.

The attitudes of the rest of society largely determine whether the attitudes of the poor can change in ways which will speed up the elimination of poverty. The unsettled question is how far the dominant attitudes will permit the institutions to change.

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PROFILE OF POVERTY IN CANADA

Community Factors - Relationship to Poverty

We are concerned here with the relationship of society to the poor and the poor to society. Society is organized into communities of various sizes to accomplish a variety of tasks. Community may be defined geographically in a number of ways, e.g., neighbourhood, town, city, province; or it may be defined functionally, e.g., the production center and its markets. No matter what the definition, communities are made up of people. The poor may relate to society as individuals rather than as a community, or they may form communities of varying complexity.

It is the premise of this section that the poor as individuals or as organized groups do not participate in community life to the extent that the more affluent groups do.^{1/} This non-participation is part of the reason a "culture of poverty" persists. The reasons for this non-participation are, therefore, of direct interest to any anti-poverty program.

"As local community units have become more closely tied in with state and national systems, much of the decision making prerogative concerning the structure and function of these units has been transferred to the headquarters or district offices of the systems themselves, thus leaving a narrower and narrower scope of functions over which local units responsible to the local community exercise autonomous power".^{2/} This is in part recognition of the fact that many problems which communities face are simply beyond any realistic expectation of resolution through the effective mustering of resources at the community level alone. When considering problems of the poor in terms of their non-participation, it is important to realize that society as a whole has become structured in such a way that individuals give up certain personal rights of decision to a higher authority for the common good. There is, therefore, a problem for all individuals at the community level who wish to participate in the decision-making process and this is not a problem peculiar to the poor alone.

There is much evidence to show that, "As the rank class increases, the proportion of its members who belong to associations also increases; and as the position of a class decreases, the percentage of those who belong to associations decreases".^{2/} Non-participation means the poor have little representation in areas where decisions are made which sometimes affect them. The poor themselves are not usually active in local, provincial or federal governments in any elected capacity. Apart from the direct and

indirect expenses involved in elected service, the democratic process, by its nature, requires many personal contacts if a candidate is to be successful. In addition, because the poor generally do not organize to make their interests known, it becomes difficult for any elected representative to know what is of real concern to them.

In the social sphere, the lack of employment and funds, lack of belonging to organizations such as churches, parent-teacher associations, etc., and the lack of friends are factors which lead to the poor being left out of the stream of community life.

In a job-structured society, people come together on the basis of selective interest as well as geographic proximity. Lack of employment, therefore, has an additional disadvantage of reducing a person's social contacts and tending to isolate the poor from the rest of society.

Lack of belonging to organizations, particularly churches and parent-teacher associations, erects formidable social participation barriers because traditionally in Canada, the church and the school have been important socialization instruments. The Inverness County study^{4/} points out that, "the role of the church continues to be very important as a social agency both in dispensing of immediate assistance and in the counselling role of the pastor". Again in the Inverness County study, we find the passage, "no person in a family of below-average income reported holding any office at all". In summary, the poor do not socialize and, therefore, lose or do not develop that social ease which enables them to move in middle-class society, nor do they take part in decisions which affect them.

Why are the poor alienated from the rest of the community as so much of the literature suggests? This is an area about which little is known and much needs to be done in the way of further research to shed light on some of the more complex problems. It may be useful to look at some of the symptoms of alienation in order to begin to understand what factors are working to cause this alienation.

The Yankee City^{5/} studies mention that the closer one gets to the local level, the less one finds welfare consciousness. This is reflected in generally lower assistance rates provided by municipal authorities than those provided by higher levels of government. For example, the Inverness County study^{6/} mentions the progressively higher benefits available from the more

senior levels of government. This factor may simply reflect the lack of resources at the municipal level rather than a lack of awareness of the problems of the poor. On the other hand, it is understandable that municipalities should look upon the poor as a serious threat to their limited resources. Not only do the poor require assistance, but they do not contribute their share to local taxes. It is perhaps significant that some poor consider that to be on municipal assistance is to be at the bottom of the social scale.

There is a whole series of beliefs and assumptions about the poor which generally might be classed under the heading of attitudes. These attitudes are dealt with in detail in another part of this profile. Suffice it to say here that the public generally is not aware of the plight of the poor because they have become less and less visible in our affluent society. There is another significant segment of the public which thinks the poor are lazy and shiftless and that anyone can succeed if he wants to. "A favourite device in all ranked societies is to attribute immoral behaviour (that which is socially disapproved) to the lower classes. It is an easy method of subordinating them and of feeling superior".^{7/} It is perhaps significant that in one of the ARDA studies, 39 per cent of the community leaders and 13 per cent of the poor labelled people as poor because of personal deficiencies.^{8/} These attitudes contribute greatly to the poor's alienation from society because they are reflected in society's disdainful treatment of the welfare recipient, the unemployed worker and the disadvantaged child.

Society relates the social status of the family to the occupation of its head. People are poor because if they are in jobs at all, they are in those with low pay, jobs which have little status, and in the view of society contribute little to society. "... it can be seen that all low income groups were similar in that they were excluded from a society with high production capacity. Having neither the opportunity nor the education and personal initiative, they could not share in the benefits that this society has to offer".^{9/}

Lack of funds sometimes prevents people from joining organizations simply because they can't pay the dues and other expenses involved in participating. In the rural areas, isolation is a factor in non-participation. Some of the more depressed members of the poverty-stricken exhibit alienation to the extent of saying, "One does not need neighbours to live".^{10/}

Middle-class society also demands certain standards of all its members. It expects people to have a good education to obtain a good job. It expects certain social niceties, connected with clothing, personal habits or speech, to be followed by all its members. Everyone is expected to follow these standards but quite often the poor do not understand or know what is expected of them. Because of this ignorance, they stand out as different and are treated as a different class by society.

One of the most fundamental rights in our society is often denied the poor; justice in our courts. The arrangements for legal aid for those who cannot afford the normal recourse fall short of making all men equal under the law. The treatment of impoverished people by a system which assumes once again middle-class values of morality, law and order, cannot always take into account the special conditions under which the poor live.

Much could probably be done to improve social structures available to the poor by creating them in places where they do not exist, and updating those structures which do exist to reflect the concerns of our time. It is evident that many of our communities, particularly the rural areas, do not have adequate structures which people need in order to organize. Local government, tenants associations, parent-teacher associations, churches, youth groups, do not exist in many areas of the country and society as a whole is impoverished to the extent these structures for social organization do not exist. Many of the existing structures are not known to the poor. Lack of communication by organizations and ignorance of the organizations which exist and their functions is a common problem of many of our less fortunate citizens. Communication or lack of it is an important barrier to society's understanding of the poor and vice versa.

In summary, society either impersonally or through lack of knowledge or through prejudice, discriminates against the members from the lower income groups who do not meet the norms set by society. It is apparent, however, that it will not be sufficient for society simply to become knowledgeable and sympathetic. Even the most informed society could not overcome those problems which are inherent in the poor's attitude to society. The poor themselves do not participate for a variety of reasons. Lack of education, funds, social customs, poor clothing, poor housing, all contribute to feelings of inferiority and actually drive the poor into forming a culture of their own within which they can be protected from the outside world. "In the working class shabby households and little money for entertaining friends caused social isolation in which taverns provided a physical meeting place and an

environment conducive to spontaneous human association".11/

The Community Action Program being sponsored by the American government under its War on Poverty recognizes that before any community can obtain funds to be used for relieving poverty, the community must provide for the maximum feasible participation of the poor on the board which controls the allocation of funds and the choice of projects. This raises a great number of problems which have not yet been resolved. Credit must be given, however, to those who realized that extraordinary measures had to be taken to enable the poor to have a voice in the communities in which they live. The American experiment may not provide the right answer but it recognized the need for bold new attempts to involve the poor in society or, indeed, to change society itself.

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